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THOUGHTS *from* the PIGEONNIER



Although we're not doing too badly for sunshine this summer, I do find myself wishing I was still in Marseille. I won't need much persuading to go back, especially as there's now a direct train which puts the Provençal capital just six and a half hours from the UK. The city made quite an impression on me, and you can find out why on p26.

If you're drawn to the bright lights and hustle and bustle, other French cities in the spotlight this month include Paris, Lyon, Lille and Bordeaux (p30), while for those

who would prefer a more rural location for their French home we explore the glorious countryside of Gers (p40). Move here and you could even live longer – the secret's in the local wine. Now there's a reason if ever there was one.

On p56, four agents talk about the areas they fell in love with, and now call home, while on p34 you can follow a romantic tale set among the champagne vineyards. And then there's the couple who were so charmed by St-Tropez that they ended up getting married there (p62).

I do love quirky properties, hence my editor's pick this month, and the properties featured on p38 are certainly not short on character either.

For those of you contemplating retirement, we have some useful advice on p44, but if you still need an income, there's something for you too, with a look at how to get the interiors right for gîtes on p68.

Karen



▲ Editor's pick

A 16th-century former pigeonier with pool in Vaucluse

I love pigeoniers and I love quirky properties so this extremely unusual one in Provence really tugs at my heart strings. Dating from the 16th century, it has been lovingly converted to residential use and sits on a plot of over 16,000m², with a pool and fabulous views of the surrounding countryside. There are several historic villages in the vicinity along with the small town of Pertuis. The property is for sale at €895,000 (prestigeproperty.co.uk).

This month I have been...

- **Pleasantly surprised by Marseille**
It's my new favourite place – read all about it on p26
- **Tempted to pop a bottle of bubbly**
The romantic tale of a Champagne couple on p34 was my inspiration
- **Tweeting about everything French** – don't forget to join us on Facebook and Pinterest too



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Morbihan €214,000

Ref: 53242 Stone cottage and a separate gite offering a total of 5 bedrooms. 35kms from the coast & beach.



Val d'Oise €975,000

Ref: 53895 Contemporary architect-designed, 6 bedroomed property in a 5496m² plot. 30mins from Paris.



Dordogne €183,600

Ref: 54024 Sweet 2 bed / 1 bath country house built in 1840. Original features & an attic ripe for conversion.



16th Arr. €556,000

Ref: 53879 3rd floor, 1 bedroom refurbished apartment of 59m² plus a small separate storage unit.



Finistere €56,000

Ref: 53848 Great little 2 bed lock up and leave holiday cottage, 30mins drive from the beach. Attic to convert.



Indre €235,400

Ref: 53986 Superb 10Ha fishing lake with small cabin and garage in the Brenne Natural Park. Private driveway.



Dordogne €795,000

Ref: 53992 Secluded property with 5 bedrooms in the main house, caretaker house, pool, outbuildings and woods.



6th Arr. €620,000

Ref: 53388 1st floor 2 bedroom apartment overlooking the courtyard and near Rue de Sevres.



Hautes Garonne €122,000

Ref: 54137 Ideal 1 bedroom holiday home located in a village with shops, bar and amenities. Garden and shed.



Loire Atlantique €689,000

Ref: 54103 4 bedroom villa on the coast near popular tourist hot spot Pornic. Heated pool and jacuzzi.



Allier €299,600

Ref: 54115 Lovely farmhouse/equestrian property with barns and stables, a 2nd house to renovate and 36 acres.



11th Arr. €1,690,000

Ref: 52774 Exceptional 3 bedroom penthouse overlooking the city from the 125m² panoramic terrace.



Somme €397,500

Ref: 54108 Investment opportunity - main house to live in plus 2 rental houses and a commercial property.



Tarn €590,000

Ref: 53975 Super quality 3/4 bedroom village house close to Albi in the Midi-Pyrenees. Many character features.



Aisne €365,700

Ref: 53920 Handsome 5 bed / 2 bath property in a pretty riverside village, surrounded by lakes, woods and fields.



16th Arr. €1,890,000

Ref: 52402 Stylish 4 bedroom ground floor apartment with 43m² private terrace. Parking and cellar.

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Head Office: Leggett Immobilier, La Maison du Chapitre, Route de Riberac 24340 La Rochebeaucourt France. All prices include agency fees.

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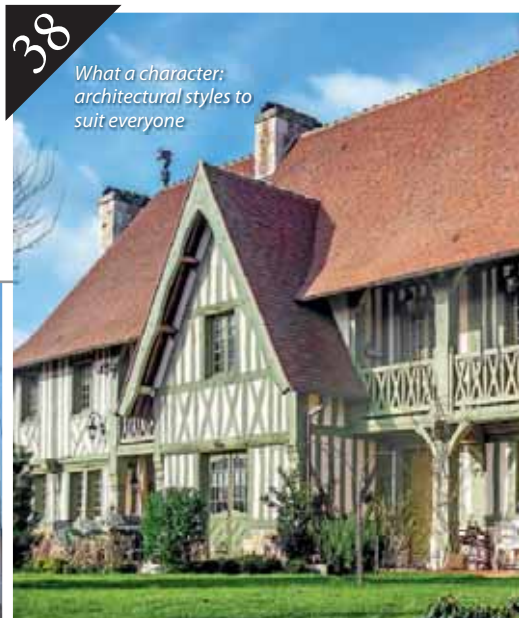
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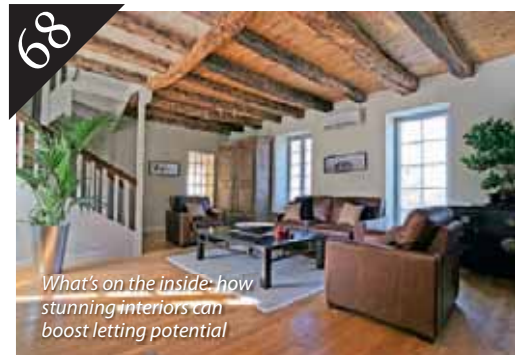
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Meet some of this month's contributors



SAM BOTTOMLEY

Sam has been based in France for the last 16 years near La Rochelle. She runs the association relocateici.com to help British speakers in France and also plans weddings for British couples. She writes articles for both the *Connexion* newspaper and *FPN*.

Sam examines the benefits of retiring in France on p44

JOHN MARSHALL

John is a UK and French qualified surveyor who has lived and practised in the south of France since 2002. He is a RICS registered valuer and also undertakes building surveys advising on defects and improvement potential.

John explains the 'diagnostics' reports on p52



LYNETTE EYB

Lynette is a freelance journalist based in the Dordogne village of Montcaret. She writes for various magazines and websites, including her own freewheelingfrance.com, which is dedicated to cycling in France.

Lynette explores four dynamic French cities on p30

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COVER PHOTO

Marseille, Provence
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HAVE YOUR SAY...

The pick of this month's musings



GET IN TOUCH!

Tell us what you love about France and what owning a French property means to you...
Email: rachel.johnston@archant.co.uk
or post to:
Rachel Johnston, FPN, Cumberland House,
Oriol Road, Cheltenham, GL50 1BB



Follow us on Twitter @FrenchPropNews

@FieldingPolly sitting in the last of the evening sunshine here in #Paris – a moment that is so enjoyable!

@stoughton_p @FrenchPropNews
Lovely article by Alex Sutcliffe on watermills. Mill owners often form local associations to exchange history and know-how

@MonicaSuma Swimming in #lavender, aka the best thing about summer in #Provence

@juliastagg I get book from @gallicbooks and am happy. Husband gets pull out Tour de France map in Vélo magazine and is ecstatic. Content household!

@KarenBurnsBooth Everyone needs a Croissant Cloche in their lives... at breakfast at Domaine des Clos Beaucaire



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Good evening from Place de la Liberté, Sarlat, Dordogne



Christine Loader Wonderful place!

Charmian McDermid Love Sarlat...

Caroline Raynal Très belle ville... j'adore!

Anne West Sarlat... one of our favourite places in France

Louise Lee I didn't imagine France would look like that, the buildings are so old

Pat Bridger We were there having lunch last Saturday, such a pretty place, will be going back there for sure

Frederic Besson Wonderful memories from there

Caroline Waller I've been there, wonderful place, all of Dordogne is lovely

Diane Harrop Wow, so ancient, such soft mellow colours – beautiful pic

Josiane Foenard Très bon foie gras and pommes sarladaises!

The three Rs

I was amused to read George East's 'Home Thoughts' in the July issue. I must be bitten by the same bug as I too am besotted by old French stone ruins. Coincidentally our first purchase in 1991 was in Champ du Boul, Calvados – the location of George's latest find.

We had specific criteria, the most important being that if the place fell down it wouldn't harm anyone or anything. Seeing this house in the middle of a field in a thunderstorm we knew it was for us even though we couldn't get inside. We loved it and bought it. So started our voyage of renovations.

A couple of years later I spied another ruin while out on a cycle ride. I loved it and could see such potential. My husband said I could buy it if it cost less than £10,000 (he thought he would be safe here!). After a bit of difficulty I found out it was just £6,000 – so yes, it was



soon ours.

Renovations followed and once completed we were kicking our heels.

Property number three coming up: but now further south in Poitou-Charentes. This was a real project, built in 1580 and having been empty for 80 years, but what character it had.

Sadly, we have now had to move back to the UK as age takes over, but we still yearn for those French dreams. At last we have no more pointing to do, but FPN helps us to keep completely in touch.

Linda Garrett



The author of this month's star letter wins a bottle of armagnac from Vin, Adour et Fantaisies in Gers, worth €40 (vin-adour-fantaisies.fr)



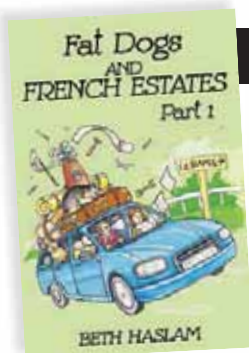
A lesson learned

Once upon a time there was a lady called Jane who fell in love with a pretty little holiday cottage in France [above]. Last November she was going to go and see it, but it was sold to someone else. Then, in April, she was told that the someone else couldn't find the money, so zoom across the Channel went Jane and her husband.

This May they went, they saw, they loved – so they put in an offer. It was accepted, but they delayed signing due to some expensive plumbing needed, and they wanted longer to think about it.

But then, to their great dismay, the someone else who couldn't find the loot last year suddenly raised it, and bought the cottage. So the moral of this story is: if you want something, don't delay! Now they are sad – but it was a lovely dream.

Jane Cant



COMPETITION WINNERS

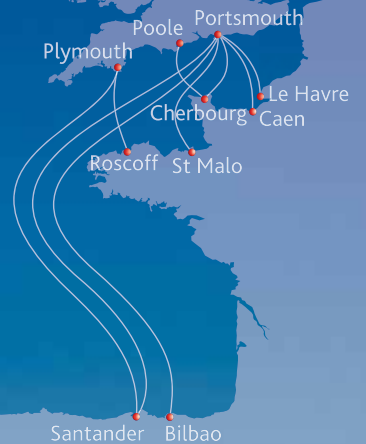
Thank you so much for my book – it has just arrived and looks a great read! Something my mum would like too so I will pass it on to her once I have read it!
Tracy Nixon

I wanted to write to you to say a very big thank you for our prize of a crossing to France. We have just returned from a long weekend break to Boulogne, taking advantage of the prize, and had a wonderful time.

Thank you again – it was a great trip and an excellent prize.

Jayne Bevan

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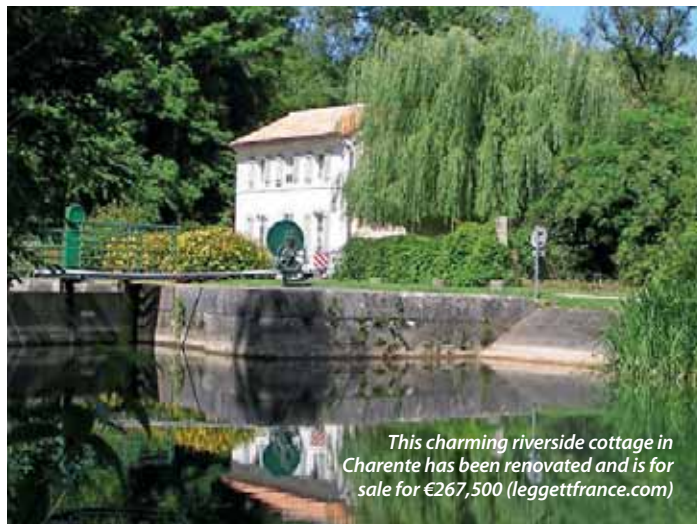
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PROPERTY NEWS

Keeping you updated on the property market, exchange rates, travel and events

In the heart of the Luberon national park in Vaucluse, Provence, this restored three-bedroom farmhouse with garden is on the market for €577,500 (leggettfrance.com)



This charming riverside cottage in Charente has been renovated and is for sale for €267,500 (leggettfrance.com)

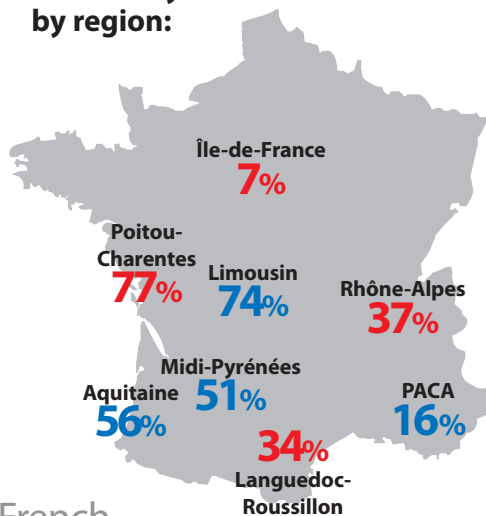
British buyers out in force in France

The British demand for French property is growing ever stronger. According to the latest Investing & Living Abroad report from BNP Paribas (bnpparibas.co.uk), Britons buy more properties in France than any other nationality. The BNP Paribas figures revealed that 13,823 properties were sold to non-resident buyers in 2014, an increase of just 1.5% from the previous year. However, non-resident British buyers accounted for 32% of those sales, representing a 33% year-on-year increase. Sales to resident British buyers also increased significantly, rising by 22%.

The increase in sales to non-resident buyers in 2014 came after two years of falling sales, and this shows signs of continuing in 2015. According to François Laforie, director general of BNP Paribas, there has been a 53% increase in transactions in the first five months of the year compared with the same period in 2014, with British buyers accounting for 75% of the increase, and he is confident that the remainder of the year will continue in the same way. In his opinion, the increase in British buyers is due to "a stronger UK economic recovery, low interest rates, a weak euro and a slight decrease in property prices".

The report revealed that Britons spent an average of €253,623 on a property in France in 2014, generating a total transaction value of €1.6bn. Paris and the Côte d'Azur were the regions where they spent the most amount of money, paying an average of €710,000 in Paris and €589,000 on the Côte d'Azur. Elsewhere the

Percentage of sales to British buyers in 2014 by region:



13,823 French properties sold to non-resident buyers in 2014

average spend ranged from €198,000 in Aquitaine and €144,000 in Poitou-Charentes to €89,000 in Brittany and €79,000 in Limousin.

Rhône-Alpes, Poitou-Charentes and Provence-Alpes-Côte d'Azur were the three most popular regions with non-resident British buyers; 17% purchased a property in Rhône-Alpes, 10.8% in Poitou-Charentes and 10.7% in Provence-Alpes-Côte d'Azur. This represented a 32% increase from 2013 for Poitou-Charentes and a 30% increase for the other two regions.

€253,623 the average amount spent by British buyers on a French property

Regions where Britons were number one of the top three most represented nationalities were Brittany, Lower Normandy, Pays-de-la-Loire, Limousin, Centre, Aquitaine, Midi-Pyrénées, Poitou-Charentes, Languedoc-Roussillon and Rhône-Alpes.

Figures from other industry experts have also confirmed the increase in demand for French property from British buyers. In the first five months of this year, foreign currency specialist Moneycorp (moneycorp.com) saw a 23% increase in clients sending money abroad to buy a property in France, compared with the same period in 2014, while estate agency Leggett Immobilier (leggettfrance.com) reported a 40% increase in sales in the first half of 2015.

"It's interesting to see which regions of France are in vogue and once again the BNP Paribas research mirrors the demand being reported by Leggett agents in the field," says marketing director Joanna Leggett. "This is a once in a decade confluence of low prices meeting a weak euro with the added bonus of cheap financing thrown in," comments chairman Trevor Leggett.

"British buyers in particular have been making a strong comeback," comments Catherine Ryall of Sextant Properties (sextantproperties.com). "They are still the biggest international presence in the French property market – we've noted a 30% increase in British interest in our properties."



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Paris property market on a high

Figures from the recent VINGT Paris Spring report (vingtparis.com) have revealed that overseas investors are flocking to the French capital in order to capitalise on competitive prices and a weakening euro. Using current exchange rates a UK investor could save up to 40% on the average Paris property, as the pound's strength would see a €700,000 home cost £510,000.

Paris has been popular with British buyers for some time, with 23.3% of those buying a property through VINGT Paris between 2012 and 2014 coming from the UK. Some 66.7% of Paris property is currently owned by overseas investors, and the city is second only to London as Europe's most attractive destination for foreign direct investment.

The attraction of the French capital looks set to continue as, according to the report, "In 2015, buyers are discovering highly desirable investment opportunities in the most sought-after areas of Paris, at prices that are much more attractive than their London equivalents".

A comparison of Paris and London districts of similar stature revealed that prime London



neighbourhoods are significantly more expensive than their Paris equivalents. Prices in the French capital's 8th *arrondissement* rose by 21% between 2007 and 2014, while in Knightsbridge they increased by 84% during the same period. Similarly, South Kensington saw a 67% price increase in the same seven-year period,

compared with 26% in Paris' 6th *arrondissement*.

The report also compared the square-foot prices of the same London and Paris districts and found that, despite similar price growth, Notting Hill apartments were almost twice as expensive as those in the 3rd *arrondissement* of Paris. Similarly, prices in South Kensington were nearly

Home of the rich and famous



Hollywood actor Johnny Depp is selling his sprawling estate on the French Riviera in order to "close the chapter" on his life with the French singer and actress Vanessa Paradis, from whom he separated after a 14-year relationship.

The *Pirates of the Caribbean* star bought the derelict 200-year-old village in Plan de la Tour in 2001 as a holiday home, and subsequently spent around €10m on renovating it.

The 37-acre estate comprises more than a dozen buildings, including a main house where one of the rooms has a *Pirates of the Caribbean* theme, as well as several guest cottages, a chapel, an artist's studio, a bar and a restaurant.

Outside, the landscaped grounds boast vines, olive trees, a vegetable garden and numerous fountains, plus a large swimming pool surrounded by sand with its own beach bar, and a skateboard park created for Depp's two children.

On the market for €23m, the property is being sold with all of its contents, including furniture and a number of personal items such as books and artwork belonging to the Hollywood star. Some might say that was priceless.

sothebysrealty.co.uk

Left: With views across Paris, this one-bedroom apartment is located in an 18th-century building in Étoile Louvre Palais Royal and is for sale for €1.15m (vingtparis.com)

Below left: Fully refurbished behind the original facade, this four-bedroom property in London's South Kensington is on the market for £6.5m (faronsutaria.co.uk)

two and a half times greater than in the 6th *arrondissement*, the French capital's equivalent. Prices in Knightsbridge in 2014 were £2,050 per square foot, which is over three times more than those in the 8th *arrondissement*, home to the Champs-Élysées.

"The talk in the market over the past two to three years has been dominated by London, however, people forget that France is the world's fifth largest economy and investors will always be attracted by the Paris property market's incredible resilience," comments Susie Hollands, founder and CEO of VINGT Paris. "As London becomes increasingly unaffordable, Paris will be the winner. The potential returns in five to six years' time will be worth it."

"Paris is such a unique and beautiful city that it never goes out of fashion," says Catherine Ryall of Sextant Properties (sextantproperties.com). "The weakened euro has been a huge factor in buyers making the decision to invest in the French capital, allowing them to get more for their money than in previous years. Shrewd buyers are hunting for property in Paris now, before prices creep back to their 2008 levels and the end of the Hollande presidency, when prices are expected to increase again."

Turn to page 16 for our pick of Parisian *pieds-à-terre* for sale

FOOD



©Calvados Tourisme

Foire aux Fromages, Calvados

1-2 August 2015

Attention cheese lovers! This two-day traditional fair in Livarot, just across the Channel in Normandy, brings together the best of the eponymous cheese with exciting street entertainment. On the Sunday afternoon visitors can take part in a Livarot-eating competition (this year the record to beat is one minute, 51 seconds) and there are plenty of other local specialities to taste and buy throughout the weekend, from around 100 exhibitors.

livarot-tourisme.com

Fête de l'ail rose, Tarn

7-8 August 2015

Founded in 1970, Lautrec's pink garlic festival marks the start of the main selling period following the harvest. There is a competition for the longest plait (*manouille*), a traditional tasting of garlic soup and lively open-air dancing, and parasol-shaded market stalls are piled high with mountains of pink garlic and other regional products. Medieval Lautrec is one of France's *Plus Beaux Villages*. tourism-midi-pyrenees.co.uk



Grand Pruneau Show, Lot-et-Garonne

28-30 August 2015

Make the most of the last weekend in August in the town of Agen, where nearly 80,000 people of all ages come

together to enjoy parades, gourmet markets and free concerts in honour of the department's most prized product, the Agen prune. The highlight of the show, which began in 2005, is tasting prunes newly emerged from a specially set-up oven in a square in the town centre.

grandpruneaushow.fr

Le Festival d'Aurillac, Cantal

19-22 August 2015

Located at the foot of the Cantal mountains in Auvergne, the town of Aurillac has been welcoming around 500 street art troupes to its theatre festival since its first instalment in 1986. Hundreds of outdoor shows are organised over the four days – which include unusual installations, machinery, fantastical characters, revisited circus shows or new forms of performing art or opera – and in the evenings, dynamic parties take place to the sound of wild percussion sounds.

aurillac.net



©CRDT Auvergne

MUSIC AND ARTS

©Dominique Viet CDT Midi-Pyrénées

Jazz in Marciac, Gers

27 July – 16 August 2015

First launched in 1978 this has become one of Europe's finest jazz festivals. Held in Marciac, a village of just 1,300 inhabitants surrounded by rolling fields and vineyards, it regularly attracts around 200,000 visitors from far and wide with the promise of great music and good food. Initially devoted to traditional jazz music, the festival has gradually broadened its scope to include blues, soul and gospel, and over the years has welcomed some big names to this small village in Gers. A fringe festival also takes place on the main square.

jazzinmarciac.com

Festival Interceltique, Morbihan

7-16 August 2015

Starting life 45 years ago, this festival is all about the integration of Breton music and culture with influences from Celtic nations: Scotland, Ireland, Wales, the Isle of Man and even Cornwall. The 10-day celebration includes parades, art and costume exhibitions, Celtic instrument masterclasses, a book fair and an artisan market. Last year it attracted around 80,000 visitors and 60% of performances are free.

festival-interceltique.bzh

Rock en Seine, Paris

28-30 August 2015

Held in the beautiful Domaine National de St-Cloud, a park and garden designed by André Le Nôtre at the edge of the French capital, this three-day rock extravaganza started in 2003 and offers five separate stages. This year's line-up includes Kasabian, The Stereophonics, The Chemical Brothers and Alt-J. There is even a Mini Rock en Seine held simultaneously for six- to 10-year-olds.

rockenseine.com

Also on in August:

Festival Bout du Monde, Finistère,

31 July – 2 August

Festival de Confolens, Charente, 11-16 August



All images ©Sotheby's International Real Estate

■ After securing a victory at the Court of Appeal which allowed it to continue operating crossings on the Dover to Calais route, MyFerryLink has now ceased its cross-Channel service after owners Eurotunnel sold it to Danish company DFDS Seaways. DFDS has confirmed that it will not be taking over the MyFerryLink service and that it will not be honouring bookings made on MyFerryLink.

■ **Free unlimited Wifi is now available in the 51 busiest train stations in France, each of which sees more than 10 million travellers passing through each year. The free service is now being used by over 10,000 people a day according to SNCF, and is due to be rolled out to 128 stations by September.**

■ An electric scooter rental scheme has been launched in Paris as part of a plan to reduce the number of cars in the city. The City Scoot service will be rolled out over the next year, with scooters available to hire for €3 for 15 minutes. A four-month trial period has already begun with 70 scooters available for hire, with 1,000 planned for next year. Subscribers to the service simply receive a text message with a code that acts as a digital ignition, and a smartphone app using satnav technology indicates the location of free bikes and their remaining battery life. Helmets will be stored under the saddle, and the meter runs until they are connected to one of a number of scooter parking bays in central Paris. If the scheme is successful in the French capital it could later be rolled out in London.

■ **Motorcyclists and scooter riders will be required to carry a fluorescent yellow safety vest with them from next year. The new rule will come into effect from 1 January 2016. Failure to produce one during a spot-check will result in a fine of €11, rising to €135 if one is not worn during a breakdown.**

■ British drivers caught on camera exceeding speed limits in France and other EU countries will no longer be able to avoid fines under new rules which are due to come into effect from 2017. Under the new directive, for the first time police in other EU countries will be given the right to access British motorists' details from the DVLA. However, it remains unclear how motorists who fail to pay speeding fines incurred in another EU country will be pursued.

■ **Mobile phone roaming charges will be abolished in the EU from 15 June 2017. It was originally hoped that the measure would be introduced at the end of 2015 but the 2017 date has now been agreed on as a compromise. Details are being finalised by the European Commission and are then expected to be signed off by the EU Parliament and Council.**

■ The lift-share service Uber, which connects passengers with drivers directly, has been launched in three new cities in France. UberPOP, the cheapest service Uber offers, is now available in Marseille, Nantes and Strasbourg. There have been protests from angry local taxi drivers and clashes between them and UberPOP drivers.

In the French papers

Le Monde

Situated in the north-western suburbs of Paris, the *commune* of Bezons, which is home to 27,000 residents, is to have a new town centre. Building work is finally due to commence in 2018 after seven years of discussions. The project will see the creation of living accommodation (60%), commercial space (30%) and public facilities (10%).

A cap on rental prices in Paris comes into force on 1 August. Under the new rules, landlords must set rental prices for new tenants in accordance with the average price per square metre in the neighbourhood, up to 20% above or 30% below that price. It will be the first time that a limit in terms of euros per square metre rented will be imposed on landlords in France. Private rental values in Paris tripled between 1984 and 2014, and this ambitious new law is intended to slow or reverse that trend.

Less than 500 metres from the famous Place Stanislas in the north-eastern city of Nancy, a GDF factory that was closed down in the 1950s has been given a new lease of life by the *mairie*. Referred to as 'no man's land', the site will be transformed into a mixture of accommodation, offices and an apartment hotel.



Le Figaro

Mutual assistance, conviviality, security and green spaces – this is how the perfect neighbourhood would look according to the French. A study has revealed that 66% of those surveyed attach great importance to improving relationships between residents living in the same area, while 65% would like more green spaces. Proximity to shops is just as important as having a garden; ideally the French wouldn't travel more than a kilometre to go shopping.

According to a recent survey, just 7% of French people want to move house outside of their region or department of birth. When contemplating a move, job opportunities and quality of life are important considerations. Three million of them move house each year.

L'Express

A number of leading French chefs including Alain Ducasse have taken part in the *Grand Gelinaz Shuffle 2015*. Some 37 chefs from 17 countries changed restaurants for one dinner service, with a random draw deciding who went where. The chefs, who had to create a menu of eight dishes, were not allowed to take ingredients they would normally use with them, or change the style of cuisine served.

NEWS IN BRIEF

■ A new tourism campaign has been launched in France which calls upon business owners and those in the service industry to 'be nicer to travellers'. Foreign Minister Laurent Fabius wants this to become a 'national priority' after a survey revealed that visitors to France are 30% less satisfied with their stay than in other countries. Fabius wants to attract 100 million visitors per year to France by 2020.

■ **A British author has been credited with boosting foreign tourism in Dordogne by as much as 30%. Martin Walker has written several mystery novels about a policeman called Bruno who works in this popular part of France, and the 'Bruno effect' has seen tourists flocking to the area in the hope of finding the real-life inspiration behind the character. Walker has since become an Ambassadeur d'Honneur for Dordogne and a Chevalier of foie gras.**

■ A new study has revealed that the French are happier than the Brits. Carried out by the Happiness Research Institute, the study looked at 'well-being equality' and calculated how equally happiness levels are spread in European countries. The French ranked in ninth place while the British were in 14th.

■ **Smoking has been banned in children's playgrounds in France following a one-year trial in a park in Paris. Anyone caught**

smoking in the play areas of public parks will now be liable to a fine of €68. The French are among the heaviest smokers in Europe and this is the latest government measure aimed at improving public health.

■ Plans to build a controversial skyscraper in Paris have been given the green light after they were initially rejected by the city council. Championed by mayor Anne Hidalgo, the 40-floor-high pyramid-shaped tower known as the Tour Triangle will be built in the 15th *arrondissement* and will eventually be home to a four-star hotel, office space and a cultural centre. At a height of 180m it will be the third tallest building in the French capital.

■ **France's wine-making region of Champagne and parts of Burgundy have been granted UNESCO World Heritage Status. UNESCO decided that the vineyards, cellars and sales houses where champagne is made and sold were culturally significant, while several vineyards on Burgundy's hillsides were also awarded the same distinction.**

■ A sculpture by the renowned French artist Auguste Rodin has been sold in London for \$1.1m. The sculpture of 'Aphrodite' was only cast in bronze for the first time last year after the complete mould, which was previously thought to be lost, was discovered at the museum housing the artist's work.



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PARISIAN PADS

Rachel Johnston trawls the Left and Right Banks for desirable pieds-à-terre under £1m



Invalides, 7th arrondissement: €1,100,000

Who hasn't dreamed of owning a pad in Paris? For many, it has remained just that – a dream – but many investors are now flocking to the French capital to make the most of competitive prices and a weakening euro, and indeed, reports indicate that prime Paris neighbourhoods are significantly less expensive than their London equivalents.

Home to the Musées d'Orsay and Rodin, Napoleon's tomb and the Eiffel Tower, Paris' iconic 7th (south of the Seine) is an unmissable area for any visitor – but its residents are equally well catered for. Private residences rub shoulders with folksy bistros and international designer shops, and bustling markets line the streets.

Tucked away on Rue Surcouf just off the Quai d'Orsay, the location of this one-bedroom loft apartment couldn't be better: the river is a stone's throw away and the Esplanade des Invalides is virtually your back garden. The living space may only measure 64m² but the six-metre-high ceiling and large skylights give it a light and spacious feel, and there's even a terrace with canopy for al fresco dining or wine-sipping. A spiral staircase leads up from the living area and the whole apartment has been recently renovated. Best of all, it's less than a two-minute walk to Invalides Métro station. vingtparis.com

St-Georges, 9th arrondissement: €985,000

Not only is the 9th a shopper's paradise – grand department stores Galeries Lafayette and Printemps can be found on Boulevard Haussmann – but it can also add buzzing Pigalle and the Moulin Rouge to its list of attractions. Favoured by 'bobos' (the bohemian bourgeois), this sector is a tale of two halves, where stately Haussmannian buildings meet avant-garde hangouts and a thoroughly laid-back attitude. Just over the border into the 18th, the steep streets of Montmartre converge at the Sacré-Cœur, from where the city views are arguably the best.

Located in an elegant 19th-century building on Rue Henner that overlooks a courtyard and Impasse Pigalle, this two-bedroom apartment is both bright and quiet, and was fully refurbished just last year. Nearly half of its 79m² is taken up by the living and dining room, but the kitchen is also large enough to incorporate an island and there are two WCs. There is even a private cellar in the basement, perfect for keeping the party fizz cool.

leggettfrance.com



Rambuteau, 3rd arrondissement: €780,000

On Paris' Right Bank and containing the northern part of the medieval Marais, the 3rd is one of the capital's most densely packed and bustling quarters; the contemporary art world has a firm presence here and there's also no shortage of great bars and restaurants. The Jewish Quarter is the place to be on Sundays, dissolving a hangover with a delicious falafel wrap and trawling the many vintage shops stuffed to the rafters with velvet jackets and old LPs.

This apartment's situation on Rue de Montmorency couldn't be better, straddling the two trunk roads of Beaubourg and Temple and a stone's throw from the Centre Georges Pompidou. Approached via a paved courtyard, this first-floor flat offers 80m² of living space and, with its many large windows and three-metre-high ceilings, is extremely light and bright. The decor successfully fuses the modern with the traditional: while living room and both bedrooms have oak parquet flooring, glass brick walls make a statement in the bathroom and under the kitchen's breakfast bar. With copious built-in cupboards this pad would suit the most dedicated of hoarders and, what's more, peace reigns supreme as there is little passing traffic – an aspect hard to come by in the City of Light.

patrice-besse.co.uk



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Ref 965 Côtes-d'Armor

This prestige 2 bed property has been renovated to an excellent standard. It offers double glazing, mains drainage, under floor heating, a log burner and a garden. It is also just a 2 minutes walk to the local village with a selection of shops and bars. There is also a nearby lake with a man-made beach.

Price €70,000 (no agency fees)



Ref 979 Morbihan

Two gites set in the central village of Cruguel which is within easy driving distance of the many attractive towns in Morbihan, these two well renovated properties offer the flexibility of a home and an additional gite, or a business opportunity.

Price €146,475 Agency fees included



Ref 973 Manche

A detached three bedroom farmhouse, in very good internal condition. Including land for a smallholding, separated into various animal pens, also a model railway in situ in the rear garden. In addition a large barn incorporating a garage and storage. The south-facing property offers 3 bedrooms, a modern fitted kitchen, conservatory and office.

Price €236,500 Agency fees included



Ref 982 Morbihan

This is a stunning and deceptively spacious four bedroom detached Breton property situated by the river Blavet having a heated swimming pool, tennis court, orchard and slipway access with mooring to River Blavet and it sits in an acre and a half of land. Close by to the local village of Quistinic and towns of Baud, Languidic and Hennebont.

Price €299,600 Agency fees included

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A COMPLEX AFFAIR

Rachel Johnston basks in the sun at a thriving gîte complex in Charente-Maritime



Many French properties come with a ready-made gîte that can facilitate an easy income, but what about a complex of four, fully furnished and equipped and sold as part of a going concern?

Long-time Francophiles Phil and Glyn Silvester bought a large Charentaise stone farmhouse with its outbuildings and five-acre field as a *maison secondaire* in 2003. Since then they have undertaken a labour of love and, year by year, renovated barns and maisonettes to create charming gîtes with oak beams, honeyed stone walls and a wealth of other traditional features.

It was 2008 when Phil and Glyn gave up busy jobs in the UK and escaped to sunny Poitou-Charentes – and it was only a year later that the family-friendly holiday complex Gîtes de Brives was born.

Private practice

The Silvesters can accommodate up to 30 guests here in peak season, but despite living on site, they have managed to retain significant privacy for themselves – they even have a separate staircase from clients when they choose to open up their B&B, with its four en-suite bedrooms.

Guests have exclusive use of a large heated

pool, *boules* and volleyball/badminton courts, a football pitch, a gym and a children's play area. Each gîte has a private aspect and its own large patio with furniture and barbecue for al fresco dining, as well as the conveniences of satellite TV and Wifi.

"It was important to wrench Phil away from his work in the UK to give us both the time and space to enjoy the simple things in life again," explains Glyn. "Living in the French countryside is so peaceful and we really get to appreciate the seasons, the local flora and fauna and the different harvests.

"Our climate is wonderfully warm and we always say that France has 'big' skies. But at the same time as living in unspoilt countryside, we are only 10 minutes' drive from Cognac and Pons and 15 minutes from the A10, so we feel we really have the best of both worlds."

The local area is a veritable goldmine of sleepy villages, typical French cafés and excellent restaurants to suit every taste and pocket. Because Charente-Maritime is fairly flat it is ideal for walking and cycling – the

complex is close to the route of St-Jacques de Compostelle, and a few years ago the Tour de France passed through Cognac.

"We have loved seeing busy working families with young children spending time with each other in a safe, relaxing environment. Two of our best memories are seeing one young girl learn to ride a bike on our safe roads on site and a young boy become quite a good swimmer – in just two weeks!"

Factfile

Price: €775,000
Location: Brives-sur-Charente
Department: Charente-Maritime
Region: Poitou-Charentes
Contact: Phil and Glyn Silvester
Tel: 0033 (0)5 46 93 15 34
gitesdebrives.com

Moving on

Phil and Glyn are now selling the gîte complex to move closer to their grandchildren. "We would really like our home and business to be taken on by a young or extended family so that its future is

assured. The work here is intense but the main holiday season is short (May to October) and you do have the opportunity to pursue another trade or profession at the same time," assures Phil. In fact, the Silvesters enjoy a two-month adventure abroad most years.

The B&B and four gîtes are being sold inclusive of all furniture, bedding and white goods – all you need to do is take over. ■

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HOMES FOR EVERYONE

Whatever it is you're looking for in a property, France has something to suit

1 Bijou Brittany

On the market for just €70,000 is this adorable, fully renovated cottage near Maël-Carhaix, Côtes-d'Armor. Approached via a private road, the property offers three bedrooms, a dining kitchen with breakfast bar and a living room with woodburner leading out to the patio and garden. It is easily accessible from the Channel ports and Brest airport is less than an hour's drive away.

LBV Immo, Tel: 0033 (0)2 96 29 19 23
lbvimmo.com

2 Mountain colomage

On a 10-acre plot with dramatic views of the Pyrénées, this farmhouse dates from the 18th century and is for sale at €417,000. It boasts a stunning beamed master suite and five further bedrooms, and outside is a summer kitchen plus pool, sauna and jacuzzi. The nearest town is St-Gaudens, on the main road between Tarbes and Toulouse and less than 50km from the Spanish border.

My French House, Tel: 0845 123 5885
my-french-house.com

3 Lovely Languedoc

Close to all amenities in St-Geniès-de-Fontedit, Hérault, this €399,000 property has been renovated to integrate modern comfort while retaining abundant character features, including period tiles and ornate coving. It has four large bedrooms – three en suite – and the ground-floor rooms lead directly out to a pool, garden and al fresco dining area. The sparkling Mediterranean is 25 minutes away by car.

Artaxa Immobilier, Tel: 0033 (0)4 67 28 20 35
artaxa.com

4 Barn conversion

This handsome, four-bedroom Charentaise barn is located between La Rochefoucauld and Chasseneuil-sur-Bonnieure, both of which offer plenty of amenities. Two reception rooms each have a woodburner and there are beams and parquet floors throughout. Extra additions include a detached garage/workshop and a courtyard, overlooking half an acre of enclosed, mature garden. The price is €273,000.

Tour de Clefs Immobilier, Tel: 0033 (0)5 45 37 69 90
tourdeclefs.fr

5 Riviera villa

You may need a healthy budget of €1,495,000, but the view of the sea from this villa in Ste-Maxime is well worth it. In a quiet residential area walking distance from the beach, the turquoise-shuttered property is swathed in bougainvillea and boasts two terraces totalling 100m² beside its freeform pool. Inside are four bedrooms and airy reception rooms with Provençal tiles and ceiling beams.

Agence Bird, Tel: 0033 (0)4 94 96 75 03
agencebird.fr

6 Treasure of Tarn

In an elevated position on the edge of famous Cordes-sur-Ciel, this fully restored house enjoys far-reaching countryside views from its lawned garden and terraces, and has space for a pool. The three bedrooms and magnificent full-height living room provide lovely character accommodation and beneath the property is a cave, complete with separate vaulted wine cellar. It is on the market for €320,000.

Agence L'Union, Tel: 0033 (0)5 63 30 60 24
agencelunion.com

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THE GREEN GREEN GRASSE OF HOME

Rachel Johnston opens the doors to an 18th-century, architect-restored *bastide* in the perfume capital of the world

The Provençal town of Grasse has been synonymous with perfume-making since the 17th century and, with its famous Fête du Jasmin set to attract thousands this month, it seems only appropriate that our corresponding property dream is just a stone's throw from the heart of the festivities.

Situated on the south side of the town, this imposing *bastide* has been lovingly restored by a former architect, who bought it 25 years ago after falling in love with the old stonework and having been unable to find an example like it elsewhere. There can be little more reassuring than buying the fruit of a professional designer's labours – and this juicy piece is now on the market for €790,000.

Reformed character

Owner Jean Nusbaumer used to enjoy regular holidays with his family in Antibes and he worked for a time at the Palais des Festivals in Cannes, so the golden triangle between these two towns and Grasse was where he wanted to set up home.

"The ground and first floors needed complete renovation as they were unliveable," Jean explains. "There was no insulation in the house at all and there were lots of little rooms, which have now been opened up into larger ones." At the time of the purchase, Jean was working in Saudi Arabia and managed a team of skilled artisans remotely.

Looking at the property today, it's hard to believe the state it was formerly in. The restoration has been completed to a very high standard with exceptional attention to detail throughout, including a handmade front door

and original Provençal tiles.

Perhaps the most impressive space is the living and dining room, which runs the entire width of the house and overlooks the garden and pool through an arched picture window. Serried beams line the ceiling, a delightfully pitted brick floor is cosied by tasselled rugs and at the opposite end to the window is a large stone fireplace, providing mellow warmth in the winter months.

The kitchen, with its terracotta and green tiles and an array of cheery cupboards, has double doors which open to a terrace and BBQ area at the side of the house – and also on the ground floor is the obligatory wine cellar for storing copious bottles of local rosé.

The *bastide's* six bedrooms are spread across its two upper floors and, while the master suite on the first floor is spacious and very comfortably appointed, it's the room above it – which Jean currently uses as his study – that packs the biggest punch. With a vaulted ceiling and a wonderful view from the window, it must be less a place for diligent work and more one for daydreaming.

Together with its two further bedrooms, a shower room and a kitchenette, the second floor was once a self-contained apartment, and after some light modernisation it would serve beautifully as a gîte within the house – or at least as a setup for *chambres d'hôtes*.

Of course, for many people buying a property in Provence, it's the outside space that's the real selling point. This property is approached through electric gates and a sweeping driveway and a well-kept, landscaped garden wraps around it,

punctuated by squat palms and elegant cypresses and fenced all the way around, making it safe for children and pets.

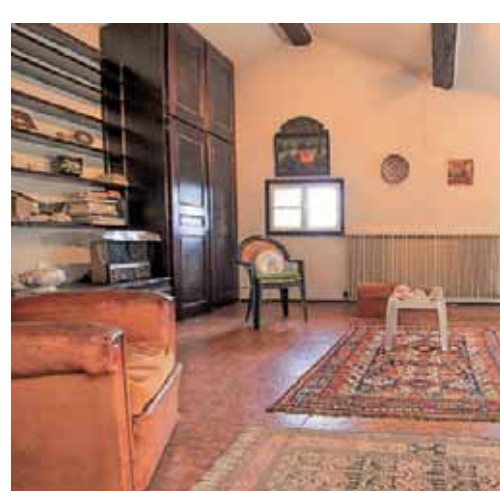
The heated pool, measuring a generous 10x5m, is set within a terrace of crazy paving and there's even a vegetable garden for those keen on growing their own. The grounds are entirely private with no overlooking neighbours, although the property's setting in a residential area will appeal to those wanting the option of a community close by.

Good neighbours

Besides the blissful climate, delicious Mediterranean food and glitz and glamour of the Riviera, the department of Alpes-Maritimes can also add easy accessibility to its list of accolades. Grasse itself is less than 40km from Nice airport, passing by numerous irresistible villages along the way: Biot, Valbonne and Mougins to name a few. The larger towns of Cannes and Antibes are also right on the doorstep, and all are linked together by excellent road and rail networks.

Tim Clark of Leggett Immobilier, the agency marketing the property, describes it as a hidden gem. "Anyone looking for something a bit different from the usual villa with swimming pool would be well advised to take a look." It's not just wafts of heady jasmine that will lure you to Grasse; this *bastide's* potential to launch your new life in Provence smells every bit as sweet. ■

Leggett Immobilier
Tel: 08700 11 51 51
leggettfrance.com





FROM ABROAD

HOME THOUGHTS

George East goes on a nostalgic road trip across Normandy

We and the little Citroën have just travelled a little over 3,000 miles in less than four weeks without leaving Normandy. We also trundled at least 200 miles on the gorgeous 'green way' bike trails of the Suisse-Normande and through great seas of wheat fields.

Then there were the four campsites, three gîtes and one hotel we stayed in while I knocked out 40,000 words on my impressions of revisiting one of our favourite regions of France.

Another minor statistic and record, even for me, concerns the 4.2 kilos (best part of a stone for the resolutely unconverted) I managed to pile on during the course of my earnest research into the traditional food and drink of the region.

As a friend wryly commented when he heard we were off for a month eating and drinking our way around the region, he believed it was actually a law that *crème entière* had to be served at least once with every meal.

I knew what he meant, and when you think that we were virtually forced to sample the products at the cheese shrines of Camembert, Pont L'Évêque and Livarot as well as two calvados distilleries and a *cidrerie* or two, you can see how I and other travel hacks have to suffer for our arts.

Then there were all those out-of-the-way restaurants serving up traditional regional specials, to say nothing of the mandatory testing of a *kebab Normand* (more of which later).

Norman journey

All in all, it has been a month which I think will stay with me (like the extra weight) for a long time. As those who have survived years of reading my jottings will know, we and Normandy go back



Splendid isolation: a charming Calvados barn in need of some tender loving care

a long way. It is over a quarter of a century since my wife and I first visited and bought a home there.

The *raison d'être* – or do I mean excuse – for the trip was to look again at familiar places and explore the areas even we had not been before for my new book about our adopted country. Lower

Normandy will be the subject of the next *French Impressions* book, and it is rather long overdue.

Forgive me if you already know this, but Lower Normandy comprises three departments, each with its own appeal. We started in Orne, a mainly agricultural area filled with rivers,

trees and tiny fields. The defining colour of Lower Normandy is green, and Orne is the greenest of the green.

Then it was on to Calvados, perhaps the best known of the three departments. This may be because it gives its name to the world-renowned apple brandy, or because it is home to the aforementioned soft cheeses. It is also home to some of the most

stunning *colombage* (half-timbered) buildings in the world, let alone France.

Then there's Manche, where my wife and I bought and restored three very different properties, a labour of love which almost became an obsession.

This peninsular department is bounded and defined by the waters it is named for. Fruits of land and sea, lush grass and contented cows abound, and here you will find what is claimed to be the finest cream in all of France.

I suppose the most lasting impression the whistle-stop tour has left me with is how you can see so much more when looking at something with the opposite of a fresh eye. I know that sounds contradictory, but I have just spent a month looking at familiar places as if I have just come across them. It not only reminded me of what an almost incredibly beautiful region Lower Normandy is, but also why it was love at first sight for us – and why that passion has endured.

Bargains galore

I did not neglect my duties to this magazine and its readers while

racings around the region, and saw some very interesting properties up for grabs.

Of the three departments, Orne had the most bargains, and Calvados some of the most potentially spectacular properties. In Orne we saw two acres of woods and river and fishing lake going for the equivalent of £18,000. For around the same price there was about half an acre of flat land with full planning permission in Manche.

My heart was taken by the still-sturdy remains of a half-timbered barn in a breathtakingly beautiful and isolated position on the southern borders of Calvados. It was a snip at £20,000 and would have made the most eye-wateringly beautiful home given the loving attention, time and money it deserved.

Fortunately, my wife ruled that we did not have enough of the final two requirements at our disposal, so on this occasion her head managed to rule our hearts.

Play with food

It is undeniable that even France now embraces – often warily – the foods of other lands and cultures, and I love the way they adapt them to more traditional tastes.

In Paris, your Big Mac is as likely to be served in a crispy baguette as a bun. Kebab shops are now almost as common in French towns as *boulangeries*, and in Bayeux we ensured a visit to the home of the *kebab Normand*.

This is a speciality served up by an enterprising Norman, and differs from the normal concept by being made with slivers of lamb reared locally, accompanied by a Camembert and double cream sauce with just a soupçon of calvados.

It really has to be tasted to be believed, and is almost in contention with the Bayeux Tapestry as an attraction for these two sensation-seeking tourists.

See you next time. ■

For more information on George's travels and books visit www.george-east-france.com



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Sea, sun and culture

All this and more is on offer in Marseille, a city where bourgeois meets bohemian, as **Karen Tait** discovered when she let the train take the strain all the way to the Med



For those who find tranquil Dordogne villages too tranquil, sleepy south-west *bastide* towns too sleepy and traditional seaside resorts too traditional, Marseille could well be the place for you.

Here you will never run out of new things to do, streets to explore, restaurants and bars to sample... and when the city buzz becomes too much, just hop on a bus and head down the coast to quieter Mediterranean resorts, villages and beaches. Indeed, the nearest sandy beaches are within a short cycle ride of the old port, or you can catch a boat from there to the Frioul islands or the stunning calanques along the coast, small limestone bays which were given national park status in 2012.

Anyone interested in making this sunny southern city their second home can now get there directly via Eurostar, with no need to change trains at Lille or Paris, and without the hassle of airport security and baggage restrictions – and without having your bottle of water confiscated! Taking six and a half hours, the new route taking travellers from London all the way to the Med was launched in May along with Lyon, adding to the existing Avignon stop-off.

For the first time ever, rail passengers can travel all the way from London to the Mediterranean without changing trains

I've always thought of Marseille as interesting and a little edgy. A multicultural melting pot. Not necessarily a place for holidays, although ideal for a cultural city break exploring the many museums and art galleries. However, having recently spent a long weekend there, in and around the beautiful old port, I was surprised at how

relaxed and charming it was (a long way away from media images of the crime and drug-riddled northern suburbs). The authorities have worked hard in recent times to combat crime around the port areas, and it certainly feels a safe place to be.

Despite packing as much as possible into the relatively short space of time we were there, I was left wanting more – a pied-à-terre in this fascinating city would deliver on a lot of levels and it would never be boring.

A city on the coast

One of France's oldest cities, Marseille is also one of its most vibrant and dynamic. The European Capital of Culture for 2013 has come a long way in the last decade, courtesy of €7bn worth of regeneration works. Launched 20 years ago, and the largest urban renewal project in southern Europe,

Euroméditerranée has transformed the city, with a plethora of refurbishment projects from leading architects, including the MuCEM (Museum of Civilisations from Europe and the Mediterranean) from architect Rudy Ricciotti – a concrete honeycomb linked by walkways to the 17th-century St-Jean fort – and the esplanade of the once-abandoned J4 pier, now home to architect Stefano Boeri's Villa Méditerranée, a cantilevered building suspended over the water.

In the Vieux Port, Lord Norman Foster's Ombrière is a surprisingly simple yet effective addition – the mirrored 'umbrella' not only provides shade but also reflects the port back at you – not to mention reflecting you back at you, which in this selfie-obsessed world has proved a great success! Commenting on the project, Foster said: "I know the harbour at Marseille well and it is a truly grand space. This project was a great opportunity to enhance it using very simple means."

Old meets new

You could easily spend all your time around the port, sampling the many restaurants – seafood is a speciality, it is the home of bouillabaisse after all – browsing the artisan markets that spring up alongside the harbour or on its side streets, buying fresh fish on the quays and visiting cultural attractions such as the hugely impressive MuCEM or the museums of history, Roman docks or marine industry, to name but a few. Indeed, across Marseille there



are no fewer than 21 museums.

For more restaurants and eclectic shops on quaint squares and winding streets, head for Le Panier old town, between the port and the Romanesque-Byzantine Cathédrale de la Major. Keep on walking past the cathedral and you reach the regenerated Euroméditerranée zone; the revamped docks area is now home to swish new homes and offices, the Regards de Provence exhibition, the stylish Halles de la Major, heaven for foodies, and Les Terrasses du Port, Marseille's latest shopping offering – those seeking retail therapy will certainly not be disappointed. The city's only skyscraper, H99, can be found here too, with luxury apartments on offer from €260,000.

On the opposite side of the Vieux Port, Notre-Dame de la Garde watches over the city, offering panoramic views from its hilltop position 154m above the sea. Catch the tourist train for a fun ride up – it'll also take you on a little tour of the coast and upmarket districts such as Le Roucas Blanc, where wealthy merchants built their homes on the hillside so they could watch out for their ships coming into the port.

Even if time's short, make sure you look inside the Neo-Byzantine basilica. The lavish mosaics lining the walls and three cupolas are breathtaking, as is the 11m-tall golden Madonna and child statue atop the bell tower, believed to protect the city and its inhabitants – locals refer to the basilica as 'la bonne mère'. A new museum opened here in 2013.

Facing page: The spectacular view along the coast from the city **This page top:** Notre-Dame de la Garde watches over Marseille and can be seen from the Vieux Port **Above left:** Le Panier old town, situated between the port and the Cathédrale de la Major, offers plenty of restaurants as well as quaint squares and winding streets to explore **Above right:** If you don't fancy the walk to the top, why not take the tourist train for a fun ride up to Notre-Dame de la Garde, and you can enjoy a little tour of the coast too

Up-and-coming areas – where bourgeois meets bohemian – include Le Cours Julien, with its large square lined with bistros and bars, and trendy side streets – we tried to get a table in a few restaurants that had been recommended to us, but without reservations there was no chance, showing the increasing popularity of this area with locals. Luckily, with such a wide choice of restaurants we didn't go hungry!

Marseille also has the elegant boulevards you'd expect to find in French cities; beautiful Haussmanian buildings line the main roads of Le Canebière and Rue de la République.

The nearest beaches are Prado, Prophète and Catalans – unsurprisingly they get very busy in summer, but there are plenty more a little further afield. The rocky Frioul islands have their own mini calanques too, which are popular with families, and less crowded the further you're prepared to walk from the restaurant-lined harbour (there's a tourist train too).

Marseille factfile

- The oldest city in France, founded 2,600 years ago
- The second most populated French city: 850,636 inhabitants
- **Surface area:** 240km² including 100km² of natural areas and 57km of seafront
- **Average temperatures:** spring 19°C / summer 25°C / autumn 14°C / winter 12°C
- **Transport:** two subway lines, three tramway lines, 1,000 bicycles in 130 stations, 88 bus lines, two shuttle boats (one between old port and Pointe-Rouge and the other between the old port and l'Estaque)
- France's leading cruise port (1,315,000 passengers in 2014) and freight port
- World Water Capital since 1996
- European Capital of Culture in 2013
- Capital of Sport in 2017
- 5.5m tourists in 2013
- **Local specialities** – bouillabaisse, navette biscuits and pastis (Paul Ricard created the Marseille pastis in 1923)



* **The City Pass is a great way to explore the city, offering access to museums, tours and other tourist attractions as well as transport (including boats to the Frioul islands) – marseille-tourisme.com**

Getting there:

- **By train:** Eurostar from London St-Pancras or Ashford International to Marseille (six and a half hours); or TGV from Paris (just over three hours) – find out more on the eurostar.com website
- **By air:** Flights from various UK airports including Manchester and London
- **By road:** Marseille is 1,072km from Calais
- **Where to stay:** We tried the New Hotel Marseille by the port, which has an arty vibe and is a mix of contemporary and old (part of it was the Institut de Pasteur); the swimming pool is great for relaxing by after all the sightseeing – new-hotel.com



On the market



In a new development in the 4th 'arrondissement', studios to two-bedroom apartments are available from €103,155 to €226,941 (sextantproperties.com)



This renovated three-bedroom villa with pool is tucked away in the hillsides above Marseille, €736,700 (leggettfrance.com)



Four-bedroom house in the 12th 'arrondissement', Le Village Montolivet, €765,000 (squarehabitat.fr)



Overlooking the Vieux Port, this duplex loft has been created from several apartments on the top floor of a character building, €890,000 (home-hunts.com)



prison island where truth and myth mingle – it's best known as the location that inspired *The Count of Monte Cristo* by Alexandre Dumas. The honey-coloured stone of the château, the graceful domed ceilings and ancient circular stone stairways, not to mention the azure blue sea views from the windows, can make it easy to imagine the castle being converted into a boutique hotel. But you only have to spend a few quiet moments in the cells, imagining what it must have been like to be a prisoner here all those years ago, for chills to run down your spine, no matter how hot the sun outside.

Music and museums

Marseille is the sum of many parts, maybe even villages – locals say the city has a village spirit. Le Panier, for example, still has that sense of community – when we visited in July they were celebrating their Fête d'Été, with children's games in the pretty squares, a heart-throbbing drumming band travelling through the narrow cobbled streets, and gentle folk music under the plane trees.

There was music everywhere, with food and drink (including some lethal brews) appearing from doorways as well as numerous bars and restaurants, and the revelries went on late into the night. I didn't see a single policeman, there was simply no need. Perhaps not the image you have of Marseille (it's certainly not *The French Connection*).

The following day was the Fête de la Musique, celebrated across France but particularly well suited to Marseille. We stopped for everything from a lovely lady singing and playing piano aboard a gorgeous old yacht to fiddle bands that made you want to dance a jig in the street, an Arabic band whose appeal transcended nationality and

race, and deep booming bass surrounded by a youthful crowd – everywhere you looked people of all ages were joining in the celebrations. Of course, the Fête de la Musique is an annual happening across France (and other countries) and not unique to Marseille, but I get the feeling that whenever you visit this southern city, you will always be able to find music.

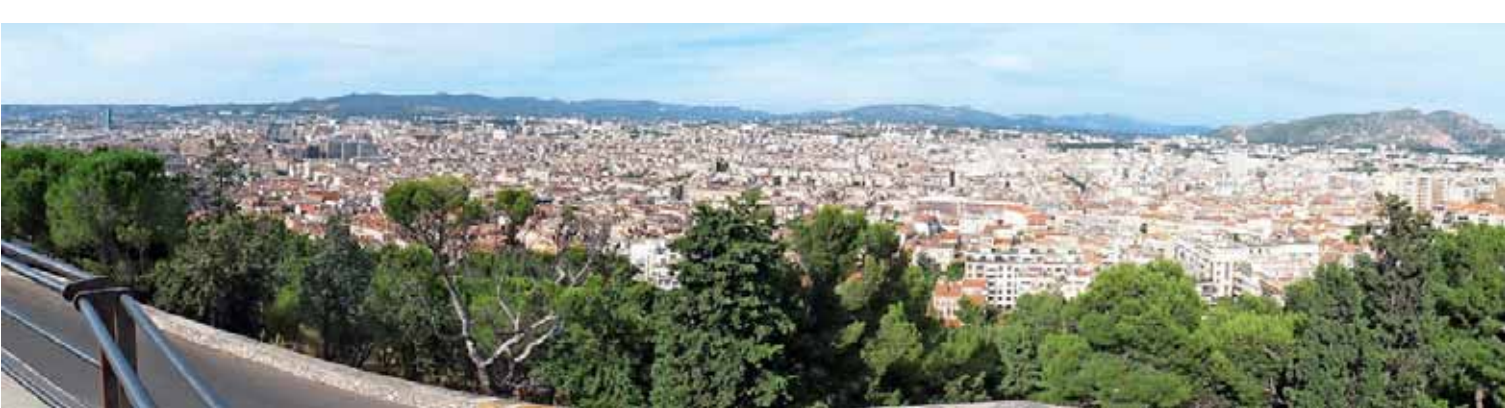
You will also not go short of cultural activities. Top of the list is surely the MuCEM, a wonderful coming together of the old fort at the harbour mouth and the new landmark building. Together they sum up the city itself, the old and the new, both looking back and looking forward. We also caught the Futurs exhibition at the Centre de la Vieille Charité, with artwork from Matisse, Mondrian and many more – I particularly liked Bruno Peinado's huge silver balloon installation. If you're visiting Marseille next month, don't miss the Septembre en Mer festival, offering a variety of sea-themed events.

Where to buy

Unlike the more glitzy Riviera resorts, Marseille offers a more affordable route to Mediterranean property. The city has an average square metre property price of €2,445 for apartments and €3,111 for houses, compared to €9,445 and €14,836 in St-Tropez, for example.

That's not to say it's the poor cousin, it just has a different kind of appeal. In recent years many Parisians have bought here, perhaps inspired by the popular TV soap *Plus Belle la Vie*, set in Le Panier, and no doubt attracted too by the value for money on offer when compared to the capital and Riviera resorts.

Recent research from Credit Foncier reports that the Marseille property market slowed in 2014 and is expected to fall a little further in



2015, suggesting now could be a good time to pick up a bargain. The most sought-after neighbourhoods performed the strongest, with just a 5% fall in prices last year.

Marseille also appeals to investors, who have a choice of old town pieds-à-terre, Belle Époque mansions or contemporary developments, all of which rent well.

“The face of Marseille has completely changed,” says François-Xavier de Vial, Director of Home Hunts, who has lived in Marseille for more than a decade, “it’s quite bourgeois now. Although once associated with drug crime and violence, a quick walk through the pulsing heart of Marseille today would quickly quash any negative assumptions one might make. France’s second city is economically thriving, socially magnetic and architecturally celebrated.”

He explains that the most popular locations in the city itself include the old port, the 7th, 8th and 9th *arrondissements* (like Paris, Marseille is made up of *arrondissements*) and places such as L’Estaque, a fishing village to the west of Marseille and officially the city’s 16th *arrondissement*.

Further afield, locations such as Cassis – 35-minutes’ drive from Marseille – and the Côte Bleue, are sought after as they offer buyers more for their money than better-known resorts on the Côte d’Azur.

“International buyers tend to seek large villas with sea views, although they are very difficult to find,” explains François-Xavier. “They are also keen to buy apartments or pieds-à-terre around the Vieux Port, as a second home or to rent out seasonally.” Those

wishing to relocate permanently opt for the “beaux quartiers”, he adds, such as the areas around Avenue du Prado and Boulevard Périer (Monticelli Square), where most of the foreign consulates are located.

Cours Julien is the place to be for “young, hip, music/art lovers and Londoners” suggests Nicole Cook of Leggett Immobilier. “An artsy quarter of town with concert halls, shops of all kinds, painted walls, bars, theatres, and packed with a diverse range of delicious restaurants, this reasonably priced area is mostly tourist free,” she explains. “The smaller streets lead you to cool stores selling locally hand-crafted items and clothing, record shops, and tea salons.”

For “young families who want a garden and security but to remain in the city and be close to public transport” she recommends St-Barnabé: “It’s said to resemble a typical small Provençal town right in the city of Marseille, or a *village dans la ville*, boasting numerous boutiques, butchers and bakeries. It has a modern

Métro station that takes you to the Vieux Port in about 10 minutes, but has nearly everything you need within the village including a good-sized grocery store.

“Château Gombert is home to the Marseille Provence Technology Park – or Technopôle as it’s known. It is an area that benefits from great economic development within Marseille’s city limits, and is drawing a lot of the researchers and other employees to buy property there.”

For “classic upscale city living” choose Perier and Prado, says Nicole. “These areas feature classic French city style. Perier is a sought-

Facing page clockwise from top left: The prison island of Château d’If; the honey-coloured stone is particularly attractive; the fort at the mouth of the harbour **This page top:** Marseille is the second most populated French city **Bottom:** The MuCEM museum was designed by the architect Rudy Ricciotti

after residential area with many beautifully renovated apartments, private homes, bakeries, restaurants and shops. Prado is the banking district and is often filled with people at the large outdoor market or going to one of the many businesses in the area.

“These bustling centres spread to neighbouring quarters Castellane and Baille as well. Castellane, recognised for its celebrated fountain, has two movie theatres that regularly play films in English, and is lined with traditional cafés and restaurants. Baille is a charming business and residential area with language schools, yoga studios, offices, great lunch spots and coffee houses.

“For coastline living, look at La Corniche, a long stretch of coast where the houses look out over the sea, or Vallon des Auffes, an adorable old fishing village with converted summer homes and a three-Michelin-star restaurant.”

Thinking about Marseille after my visit (and wishing I was still there), I realised that it is not just a city; it’s a port (two in fact, the old and the new), it’s seaside, it’s islands, it’s a jumble of vibrant communities, it’s a sense of history that goes back further than most places in France and yet it’s one of the most modern destinations you could wish for. I doubt I would ever tire of it – and surely for a second home (and indeed a main home), that’s got to be worth thinking about. ■

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Paris

Population: 2.2 million

The capital of France is an architectural feast on the banks of the mighty Seine. Home to some of Europe's most famous galleries and museums, along with cafés, restaurants and romance and much more. Who wouldn't want to call the City of Light home? Find out more: paris.fr



Paris Tourist Office/Amelie Dupont

Downtown dreaming

If reading about Marseille has given you a taste for city life, **Lynette Eyb** explores four of her French favourites that offer a rich heritage and easy access

Buying property in Paris

Paris, like all great cities, is a sprawling, thriving metropolis, but with the right research, it is possible to find your own slice of Parisian magic.

The city is split into 20 *arrondissements*, the first being the area surrounding the Louvre, with the others numerically spiralling out in a clockwise direction. Generally, the larger the number, the further away the *arrondissement* is located from the city centre.

Property is priced by the square metre, with the overwhelming majority of properties split into apartments. Prices depend on the location and quality of the property, as well as whether it has an elevator, a balcony or access to shared gardens or a courtyard.

One-bedroom apartments start at around 30m², with prices in the

first 10 or 11 *arrondissements* starting at €8,000 or €9,000/m² and going up to more than €15,000/m². It is possible to pick up apartments in outer *arrondissements* for less than €5,000/m², but make sure you consider other factors too, such as lifestyle, safety and the return on your investment.

“Central Paris is very much a high-end buyer's market,” says Hervé Lévy of Home Hunts, “with a top-floor apartment with a terrace and Seine views likely to set you back around €1.1m.”

He suggests professionals looking for executive properties should start their search in Neuilly-sur-Seine and Levallois-Perret, or on Île de la Jatte.

“Outside of Paris, the St-Germain-en-Laye area with its excellent schools attracts a lot of buyers.”



Paris Tourist Office/Amelie Dupont



Paris Tourist Office/Marc Bertrand

Paris Tourist Office/Marc Bertrand

Main image: The view across the Paris rooftops **Inset:** Enjoying sports in the shadow of the Eiffel Tower **Above:** Colourful houses on Rue Cremieux in Paris, similar to London's Portobello Road **Below:** Rue des Thermopyles in the 14th 'arrondissement'

Nice

Population: 343,000

Nice, the capital of the decadent French Riviera, is a wonderful mix of ancient and modern, sunshine and sea. It has long been a draw for the rich and famous.

The city has a thriving local economy, built largely on a lucrative maritime industry and the tourism sector that feeds off it. More recently, IT, engineering and real estate have become important sectors. There is also a large expat community.

Find out more: nice.fr



©CRT Cote d'Azur



©CRT Riviera Cote d'Azur/Pierre Behar

Above: Attractive properties nestle around the Baie des Anges in Nice

Below: Place Massena is the largest square in Vieux Nice

Buying property in Nice

"The property market in Nice is extremely dynamic," says Anne Piolet of Leggett Immobilier. "The holiday rental business is flourishing – Nice is the second most-visited city in France after Paris so it's a good place to invest."

"Nice Carré d'Or, which is the very heart of the city, tends to be the most expensive area, but in general, I would suggest that €250,000-€300,000 is a realistic budget for a two-bedroom apartment in the city," she says.

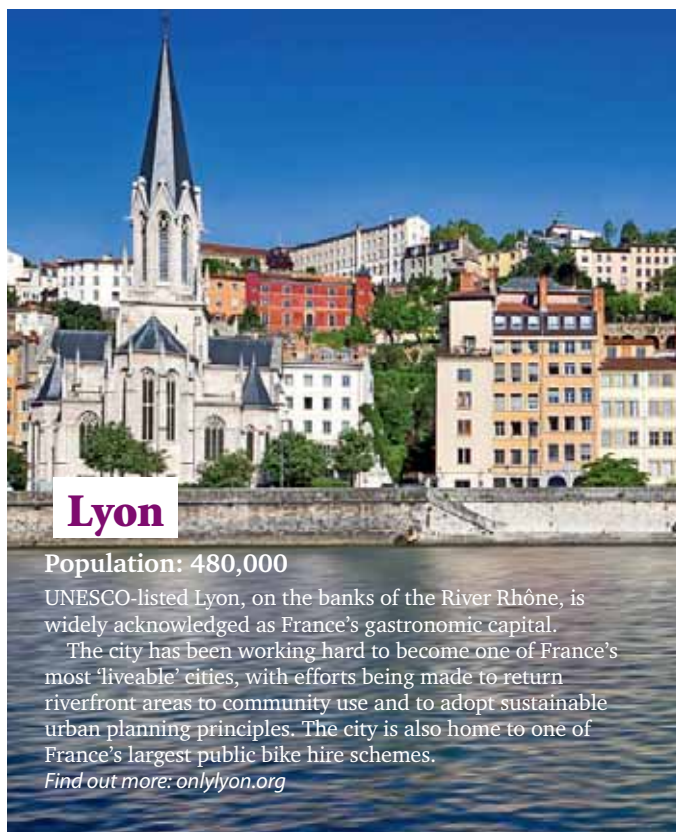
"The old town and the port are also hugely popular. Good value areas within the city centre include Quartier des Musiciens, Fleurs, Quartier de la Libération and Quartier Tzarévitch.

"Outside the city centre you're looking at €150,000-€200,000 for a two-bedroom apartment, although some areas are cheaper.

The further you go from the sea, the cheaper it will become.

"For gardens, look for pretty villas in areas like St-Pierre-de-Féric and Cimiez, which have houses from €500,000 to €600,000. For cheaper houses and apartments, look at Fabron and La Lanterne. The west should also increase in value with the new tramline in 2017."

Property is priced by the square metre, with the overwhelming majority of properties split into apartments



Lyon

Population: 480,000

UNESCO-listed Lyon, on the banks of the River Rhône, is widely acknowledged as France's gastronomic capital.

The city has been working hard to become one of France's most 'liveable' cities, with efforts being made to return riverfront areas to community use and to adopt sustainable urban planning principles. The city is also home to one of France's largest public bike hire schemes.

Find out more: onlylyon.org

Buying property in Lyon

Laurence Husni, of Leggett Immobilier, says there is a large price variation on two-bedroom apartments in the city centre. They can range from around €2,700/m² to more than €5,000 (or €190,000 to over €350,000), depending on the location and quality. In the suburbs, prices can vary from €170,000 to around €235,000.

For houses, expect to pay anything from €250,000 in one of the more affordable suburbs to an entry price of €500,000 in Lyon Croix Rousse, which overlooks the city.

"High-value areas include La Confluence, which has a lot of new developments, the 8th *arrondissement*, which is near the hospitals and universities, and Jean-Macé for student rental and

first-time buyers," she says.

"Cité Internationale near Parc de la Tête d'Or is good for high-end investors as it gives easy access to the centre. At the other end of the market, Vaise is a good investment; many first-time buyers live there as it's not as expensive as the city centre.

"Oullins in the southern suburbs has been recently linked to the Métro and would make a good rental investment for around €2,300/m². Meyzieu is also good value at around €2,400/m² as it's close to St-Exupéry airport and also the new football stadium.

"The most expensive areas remain the Triangle d'Or in the 6th *arrondissement* and Place Bellecour, which have old character apartments for around €6,000/m²."



Rachel Martin-Webb moved to Lyon in 2008

"I'm originally from Southampton but lived for more than 10 years in London where I met and married my French husband. We first moved to Thorigny-sur-Marne near Paris in 2004, and then to Lyon in 2008 for my husband's job. What we like about Lyon is its size – it's much more manageable than Paris. It has quite a good international population because of the chemical and pharmaceutical industries, and therefore has good international and bilingual schools for our three boys.

"When we first moved here we rented a flat in Ste-Foy-lès-Lyon, which is on the west side, and later found a house in the 5th *arrondissement* to buy. The 5th *arrondissement* is a large area, which covers the centre and climbs up the hill of Fourvière to the west of Lyon. We live up on the hill, which allows us some fresh air in the summer months but we also have quick access to the town centre by bus or car. We are also close to the mountains so it's a great place if you love to ski."

Bordeaux

Population: 236,000

France's wine capital has brushed itself off and dolled itself up in the last decade, transforming itself into a modern, progressive city with a new tramway, restored buildings and a multi-million euro riverfront development that's helped return the streets to the people.

It has a thriving tourism sector, as well as dynamic aviation, education and research sectors. A new TGV link will soon put Bordeaux within two hours of Paris, making it an even more attractive place to do business.

Find out more: bordeaux.fr

Buying property in Bordeaux

"Bordeaux has a centre called the 'Gold Triangle' where prices for a three-bedroom apartment go up to €350,000 or more (that's €5,000/m²)," says Lars Eriksen, of Sextant Properties. "Average prices in the city and suburbs are more likely to be around €3,100/m², or around €217,000.

"You have left bank and right bank, and the right bank is still much cheaper – you may find apartments there as low as €2,500/m², but not often. Houses close to amenities and with

gardens in the suburbs can average €3,000/m².

"Opportunities exist in areas where the new tramline will go, such as Pessac and Merignac, or in Bègles or Villenave d'Ornon, which have improved road access.

"Longer term, I'd look at the northern areas around Bacalan, while at Bassins à Flot there will soon be a luxury marina. The area around the train station is also being improved." ■

home-hunts.com
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City buying

- Do your research and target areas that meet your lifestyle needs
- Consider where you will be working and consider transport options to avoid long commutes
- Consider the investment potential in terms of resale and future rental income
- Be realistic in what you will find: for example, parking is rare with city centre properties
- If you're buying an apartment, understand charges and fees relating to the upkeep of the building, and how the building is collectively managed by its owners (the leasehold/freehold title does not exist in France as it does in the UK)

Main photo: Buzzing Bordeaux has been given a new lease of life in the last decade
Above: The new tram network makes travelling around the city much easier

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5030

A champagne lifestyle

When a British student fell in love with a French champagne producer, it was the start of something very special. **Rachel Johnston** learns the whole sparkling story

I definitely thought I would use my French in some way – but I never thought I would end up living here, marrying a Frenchman and making champagne!” Rachel Tremblay is laughing infectiously down the phone as she reflects on how her life has turned out.

Apart from the slightly fragmented phone line – “this is the trouble with living in the countryside”, she says as she wanders about the house to find a clearer patch – I wouldn’t have thought I was placing a call outside England at all; with Rachel’s cheery Cheshire accent, I’m imagining her sitting at home in her native Nantwich more than I can see her surveying rows of vines in Champagne.

Yet there she is, sitting on a balcony with vineyards 100m away from her as she chats. This situation is all due to choosing Reims as one of her destination choices for her university year abroad – although it wasn’t her number one. Convinced she would get either her first or second choice (Nice or Nantes), by some twist of fate she ended up in the Champagne region in 2009 and met now-husband Alexis in a bar on a night out. “I wish there was a better story than that!” she giggles – but in fact, this was just the beginning of a considerably more romantic tale.

Fair compromise

After the year in Reims, Rachel and Alexis then returned together to the University of Leeds, where Rachel completed the finals for her French degree and Alexis got a job washing dishes in the university kitchen. “He didn’t really speak English so he couldn’t get a job that required much talking!” Rachel explains. But by the end of the year she was eating her words – as well as his dishes – as he had turned his hand to cooking student meals, having learned the language and made lots of friends.

Tourists asked how they could see the vineyards and visit small producers and, knowing this was something she could offer, the seed of RAW was planted in Rachel’s mind

It was only on returning with Alexis to Reims after graduation that Rachel first had the idea to set up RAW France, with which she offers small-scale private tours of Alexis’ family champagne house, Wafflard-Briet, in the tiny village of Sacy. Working on reception in a hotel nearby, she would continually meet tourists who asked how they could see the vineyards and visit small producers and, knowing this was something she could offer, the seed of RAW – which stands simply for Rachel, Alexis, Wafflard – was planted.

“A lot of the larger champagne producers offer really good tours but they don’t include viewings of the vineyards, and many people want to actually see these as well, or visit a





smaller producer.” With RAW, Rachel welcomes small groups of people into the family home all year round – generally two to four people at a time – and gives them a day of her undivided attention.

Tours start with a discussion about champagne and the production process, before tastings, a cellar visit and a drive through the vines, tracking Alexis down en-route, who is usually busy trimming and tending them and will stop for a chat. Clients can even have a go at labelling their own bottle, but the highlight for many is the lunch Rachel serves on the terrace, with free-flowing fizz and a dreamy view.

“I do a picnic spread and try to use all local produce – meats from the butcher in the village, bread from the *boulangerie* – as people like that.” And, of course, as this is Rachel and Alexis’ family home, it’s a distinctly personal affair. “Clients can come here and meet my family, and they feel like they have a connection with us as people.”

Access from the UK is excellent, with most visitors arriving in Reims by TGV from Paris, where Rachel meets them in the car.

As she is every bit as effervescent as the champagne her family produces, it’s easy to see how Rachel has picked up such outstanding accolades for her tours on Trip Advisor. Clients praise both her warmth of personality and her intimate knowledge of the champagne-making process, delivered with ease having spent the university year in Reims on a teaching placement for the British Council.

I am intrigued to know if Rachel had any connection with champagne before meeting Alexis, and she laughs.



“Well, like everyone, I liked drinking it!” She admits she never envisaged it would become her life and career, though. “After I’d been in Reims I decided to write my dissertation on the globalisation of champagne. My teacher was very confused. I then had to read a lot about the subject. Alexis never said I had to be involved [in the champagne producing], I just fell into it really.”

France, je t’aime

Even if the topic of champagne had to be studied, France came naturally to Rachel and was already well and truly in her blood before the RAW adventure. She always holidayed in the country as a child – her parents usually drove all the way to the south from Cheshire; no mean feat – so she became quickly attuned to the French way of life, which soon developed into a desire to learn the language. “It was really the only thing I was good at at school so I took it on to university. Alexis and I have learned from each other, but he had to be quite patient with me to start with.”

It seems the couple’s alcohol-focused French lifestyle has rubbed off on the rest of Rachel’s family; her brother also lives in France and is planning to launch a beer business, and her parents, who have recently bought a holiday home in Burgundy, stop off – and stock up – in Sacy on their way down. The ultimate *entente cordiale* happened with Rachel and Alexis’ wedding in February, when 70 British guests descended for a ceremony in the village church.

“We tried to combine British and French traditions – for example, men

don’t tend to wear tailcoats for weddings in France and ladies don’t wear hats, so naturally we told all our guests to bring their biggest hats and dress up,” Rachel chuckles. “There are only 360 residents in the village, so it was a real British invasion!”

For Alexis, champagne has been a way of life since the age of 14, when he would help in the family vineyards. Interestingly, these vineyards – totalling just under five hectares – are spread over a total of 26 separate plots, many of which are a fair distance from the house, and in fact the vineyards Rachel is surveying from her balcony as she chats to me are not theirs. She explains it’s because of the way small champagne producers like Wafflard-Briet have bought their land over the years, in separate parcels as they saved money, and according to what was available.

“You might imagine our place to be a château with vineyards around it but it’s not like that at all – it’s basically a normal family home in the centre of the village, close to neighbours, and the vineyards surround all of us.” I have immediate mental images of competitive producers playing tricks on each other, hopping over onto a rival’s patch and tampering with the vines. But apparently, competition exists more between villages than between producers of the same village.

“We are part of a cooperative,” Rachel continues. “When we press our grapes we use the village press [there isn’t space for each producer to have their own] but we each have our own cellar.” Wafflard-Briet produces 40,000 bottles a year, all of which are sold direct to the client rather than through boutiques. ►



Facing page: Rachel and Alexis are joined in September by a team of workers to harvest the grapes, a process taking eight to 10 days
This page, clockwise from top: In sunny weather, Rachel’s clients enjoy lunch on the family terrace with a view of the vineyards; Rachel provides classic local fare including quiches, cheese, charcuterie and crusty bread; the Wafflard-Briet range of champagnes, L-R: Blanc de Blancs, Cuvée Prestige, Cuvée de Julie, Brut Rosé, Brut Reserve, Demi-Sec
Bottom: Rachel and Alexis with Alexis’ parents, Thierry and Florence, who are still actively involved in the business



Competition between villages is entirely justified: each one is subject to an official classification based on growing quality, ranging from Grand Cru (the highest rank, awarded to just 17 of 320 villages), to Premier Cru (42 villages, including Sacy) and the remaining Autre Cru. Once set, this cannot be changed.

Despite such a concentration of producers in Sacy alone, RAW France is set apart by its English-spoken tours – most of the other village residents don't speak English – as well as its very personal approach. So, if sitting on Rachel's terrace, chilled flute in hand, and learning about its contents from one of its most passionate advocates isn't enough to lure you to this lovely part of France, I'm not sure what is. You never know: you might fall in love with more than just the vines. Are you thirsty yet? ■

rawfrance.com

The Wafflart-Briet champagnes

Blanc de Blancs: 100% Chardonnay. It has a higher acidity than any of the other champagnes, has fruity, citrus flavours and pairs wonderfully with fish and seafood.

Cuvée Prestige: Rachel's favourite, made from 100% Pinot Noir. Very smooth, fruity and fresh but with added depth and red berry flavours.

Cuvée de Julie: Half Pinot Noir and half Pinot Meunier, this one is named after Alexis' sister. "She gets a champagne named after her and she doesn't even work in the vineyards!" laughs Rachel. It is more delicate and refreshing than the Prestige and perfect for a sunny day.

Brut Rosé: A blend of all three grape varieties plus 15% Pinot Noir red wine, which gives it a beautiful peachy pink colour. It has strong berry flavours, and is crisp and dry.

Brut Reserve: Their house champagne, containing one third of each grape variety. Crisp, light and very fruity, with distinct green apple flavours. With a label matching their colour scheme, this was the champagne served at Rachel and Alexis' wedding.

Demi-Sec: The same as the Brut Reserve but with added sugar. It's fruity and light and the sweetness means it's a great dessert champagne.

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One of a kind

Homes that reflect our own character and personalities are the most special of all, argues

Joanna Leggett, who loves to discover new quirky architecture in her work

Mill with wings

Further south in France, of course, stone buildings prevail and often contain all manner of architectural concepts. One prime example is a beautiful 17th-century former mill owner's house in Tarn-et-Garonne.

Set in 11 acres in a hidden valley between Najac and St-Antonin-Noble Val, this property is full of interesting layers and features. From the outside, its main wing is long and low with what appears to be a three-storey, tower-like structure set to one side.

Gardens slope down to a private swimming lake and contain a number of terraces to make the most of sun or shade, set either beside the lake and waterfall or near the house.

The property's interior packs a real punch as it was architecturally designed and professionally extended and renovated in 2000. Up a beautiful curved wooden staircase there are three bedrooms, three bathrooms and a further choice of living spaces which include a library with specially designed wood-burning stove. The sitting room has floor-to-ceiling glass windows which lead out onto the terrace overlooking the lake. Naturally, a vaulted wine cellar is there to complete the scene – on the market at €695,000.

According to Harriet Beecher-Stowe, American abolitionist and author of *Uncle Tom's Cabin*, "every man has his own quirks and twists". So too has property and, in particular, architecture – although it must be said that what to one person might seem quirky in design, to another could prove quite normal.

Perhaps some of the quirkiest architecture I've seen includes the twists and quirks of Hundertwasser, the eccentric Austrian architect, who once lived and worked in Normandy with his onion-shaped turrets and no two rooms alike – it was he, after all, who described straight lines as being "godless and immoral".

In France, the architectural heritage is simply breathtaking – from the neo-Classical to Romanesque, Renaissance, Baroque and Rococo – and each style has had a profound influence on the designs that follow. The latter-day influence of Le Corbusier, with his smooth planes and use of cubism, has had a great effect on more recent design.

Perhaps it is no accident that art and architecture occupy a special place in French higher education?

While not everyone will have – or even want – a cutting-edge architectural experiment for a home, or a quirky property

complete with onion-shaped turrets, most of us do hanker after individuality – a place which reflects our personality and that which makes us unique. Luckily, quirky homes with towers,

property may be architecturally designed, but over the years thousands upon thousands of individual quirky houses have been designed and built – each one the reflection of someone's

Most of us hanker after individuality – a home which reflects our personality and that which makes us unique. Quirky homes with towers, dovecotes and other delights of fantasy abound in France

dovecotes and other flights of fantasy abound in France.

In the frame

Out in the countryside, not every

dream. It might have been a farmer, seeking to construct and add to the size of his home piecemeal as he could afford and as the size of his family increased

– creating additional space or even buildings which, to our 21st-century eyes, might appear 'slapped on' the side.

Many village houses which, when you come to examine them more closely, reveal a blocked-up doorway to the adjoining property – quirky? Definitely! You wonder what led these properties to be built in such a way.

It could be the tower with escalating stone staircase spiralling up into another space that provides the quirks, a Charentaise staircase made of ancient chestnut wood which curves around or a grand, central statement staircase made of marble with iron balustrading.

The bourgeoisie often sought a dimension of grandeur with their own take on the traditional *maison de maître*; terraces, balustrades and even tunnels under roads enabled the maids of the household to carry the linen to the local *lavoir*.

On one hand, symmetry is traditionally a major feature of much grand French property – especially from the Renaissance onwards. On the other, there is the charming higgledy-piggledy method of architectural design: a turret here, a flourish there, a stone wall added or perhaps even a conical tower adding quirks



Facing page, top: A romantic windmill near the coast in Vendée **bottom:** A timber-framed manor house near Deauville, Upper Normandy
This page, bottom L-R: Moorish design meets luxurious contemporary style at this property near Marseillan, Hérault; this former mill is set in 11 acres in a hidden valley in Tarn-et-Garonne

according to their builder's or designer's whim.

Then there is the concept of *enfilade* rooms which lead on from each other, rather than the corridor layout to which we may be more used.

Norman-style architecture can often appear quirky to British eyes, with half-timbering evocative of Tudor style but without the pastiche of black and white. Often featuring a central arch, placed in or near the central front aspect of the home with intricate wooden balconies balanced on either side, such properties can be imposing as well as very pretty.

A prime example of this style is a stunning *manoir* near Deauville, designed by Lebas, a well-known French architect. Surrounded by beautiful gardens and with pale green painted timbers and wooden balustraded balconies, this beautifully maintained and updated home is set in the heart of Beauvion-en-Auge, one of the prettiest villages in France.

With four bedrooms, three bathrooms, a swimming pool, separate guest house, barns and a magnificent kitchen, the house even boasts a master suite which incorporates its own library and dressing room. Easily accessed from the UK – it's just a 50-minute flight from London City direct to Deauville – this is a magnificent property for sale at €1,050,000.

Wine symmetry

For a totally modern approach, a property surrounded by vineyards



Sea and be seen

Symmetry and quirky design also predominate in a new-build single-storey house in St-Palais-sur-Mer, close to Royan on the Charente-Maritime coast.

One of four architect-designed properties, each with its own distinctive and individual design features, this three-bedroom home offers large, bright, spacious living areas with doors opening to the outside. Double-height glazing to either side of the main *salon* is fitted with electric roller shutters.

Here again the attention to detail includes economical underfloor heating and an integral garage. Outside, the grounds allow enough space to install your own pool should St-Palais' five kilometres of sandy beaches not immediately beckon. For sale at €619,500.

in Servian (inland from Marseillan on the Mediterranean coast) brings Moorish design to luxurious contemporary style – is this not a latter day dream of the Arabian Nights?

Marketed at €1,295,009, it is centred around an internal courtyard complete with cooling fountain; symmetry rules both internally and externally, where cypress trees are arranged like sentinels to guard each corner of the property.

Outside, a beautiful lozenge-shaped pool awaits your pleasure as well as grounds which include an orchard with apple, almond, cherry, apricot, peach, nectarine, plum and damson trees, there to tempt your taste buds.

The Moorish architectural elements have been brought to bear on the windows, doors and architraving. This four-bedroom house also boasts a split-level lounge and dining room with

central fireplace. The kitchen even includes a dumb waiter to facilitate dining on the roof terrace. Everything has been thought of, from marble flooring to an automatic watering system.

Bijou beauty

If you're looking for a simpler, more rustic life, a renovated stone mill in Vendée might be just the ticket to satisfy your desire for quirky architecture, at the very affordable price of €130,800.

In Vouille-les-Marais, not very far from the coast, a romantic one-bedroom gem is set in the heart of a lovely village where there is everything you could need for daily necessities including café-bar, grocer and *boulangerie*.

Lovingly converted living accommodation is spread over three floors. You enter straight into the kitchen, which features units set around the walls and room for a circular table. Up a

well-trodden stone staircase you come to the sitting room lined with bookshelves, and then climb on further to an en-suite bedroom.

It currently provides its owners with around €5,000 annual income as a holiday let. The garden is laid to lawn with hedges creating privacy, but perhaps its real selling point is the potential it offers for further accommodation.

Our homes are the most powerful and important pieces of architecture we are ever going to experience, and perhaps quirkiness – as well as beauty – is in the eye of the beholder. What is certain is that beautiful crafting, innovative design and personal touches are what make a home – and for some of us, the quirkiest the better. ■

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Lifelong passion

History-laden villages, fortifying wine and sunshine in abundance: **Susan Palmer** introduces the very tempting Lomagne area of Gers



Did you know that living in Gers has been scientifically proven to increase the longevity of your life – and, even better, that it's due to drinking the local wine? Read on to find out more...

First, however, a bit of brief history on this beautiful department in south-west France characterised by *bastide* towns, rolling hills and views of the Pyrénées. One of the original 83 *départements* created during the French Revolution from the original provinces of Guyenne and Gascony, it is often referred to as one of the least densely populated areas in all of western Europe.

As Gers is a large department, I am going to focus on a single area – known locally as the Lomagne – which takes in the north east-of the department of Gers and the south-west of neighbouring Tarn-et-Garonne. Importantly, in the Lomagne you are never more than an hour away from Toulouse international airport, and are also close to the A62 motorway as well as several train stations taking you directly to Paris or the Mediterranean coast.

French hotspot

This area is one of the sunniest parts of France benefiting from over 2,000 hours of sunshine each year. Although there can be chilly weeks in the winter months and even occasional snow, spring is never far around the corner and, of course, summer can be very hot.

With this in mind, there are many swimming lakes and pools that you can take advantage of: the lake at St-Clar has water slides and a sandy beach, and there are also pools with slides at Beaumont-de-Lomagne and Solomiac. The municipal outdoor pool at Lectoure has the most wonderful views towards the Pyrénées.

The Lomagne is steeped in history and boasts many ancient chapels, town squares and old *lavoirs* (less glamorously known as washhouses in English). Examples of the latter include a rectangular one with Gothic fountain and trough on the ramparts of Tourneacoup, and a covered circular one at Mauroux.

The landscape is also scattered with dovecotes, better known as *pigeonniers*. Prior to the Revolution, only the nobility were granted the privilege of keeping pigeons and therefore, in order to demonstrate their owners' social position, these buildings were usually ornate and elaborate. Nowadays many have been renovated to form a part of the home or to be rented out as a *gîte*.

The château in the small village of Gramont is one of six national monuments in the Midi-Pyrénées region. Originally a medieval castle, the current gatehouse was added in the



14th century and the central body of the house is built in the Italian Renaissance style with ornate sculptures on its facade.

The current owners have spent the last 10 years restoring it to its former glory and run regular tours for visitors throughout the year. The village also has an excellent restaurant, gallery and honey museum.

Auvillar is classified as one of France's 157 *Plus Beaux Villages*. One of the stopping points for pilgrims on the Chemin de St-Jacques de Compostelle, it is the site of an ancient community that was probably rebuilt during Roman times. It is well known for pottery and art as well as its rose brick and stone clock tower, cobbled streets, central marketplace and breathtaking views of the Garonne river.

Did you know that living in Gers has been scientifically proven to increase the longevity of your life – and, even better, that it's due to drinking the local wine?

From age to age

The market town of St-Clar has developed over hundreds of years and two centres have been established, each with their own arcaded square. The old market square was once known as Place de la Garland, referring to the row of fine stone houses that lines it.

St-Clar's church dates from the 11th century, but these days the town's skyline is dominated by its 19th-century counterpart built in neo-Gothic style. By contrast, Lachapelle's Baroque-style chapel was originally constructed in the 12th century and renovated in the 18th. With two floors of convex and concave gilded galleries, it has the feel of a Venetian theatre.

Beaumont-de-Lomagne is well known for its trotting course – known here as a *hippodrome* – in which horse races take place with the jockey riding behind on a chariot. The village is also the birthplace of Pierre Fermat, the mathematician often called the founder of the modern theory of numbers and more famously mentioned by Stieg Larsson in *The Girl Who*

Played With Fire.

Of course, I couldn't possibly write an article about the Lomagne without mentioning the beautiful sunflower fields that dominate the countryside throughout the summer. Other produce grown in the area is wheat, rapeseed and lavender, and in high season you will find locally grown melons in all the supermarkets as well as on roadside stalls.

Garlic is an essential ingredient in the cuisine of south-west France, although in ancient times it was used as a remedy for a wide variety of ailments ranging from the common cold to leprosy and epilepsy. The Lomagne is famous for its white garlic, with over 300 producers growing this award-winning variety.

Round the houses

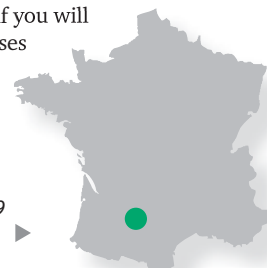
With many dating to the Napoleonic times and earlier, the houses in this traditional farming community are mainly *maisons de maître* or farmhouses. The landowner would probably have lived in the *maison de maître* – usually the largest house in the village with a grand entrance, high ceilings and often a similar layout upstairs to downstairs.

Many farmhouses still have the wide central corridor where the extended family would have gathered to eat on special occasions. Most would have had an attached barn, examples of which have generally been converted and integrated into the house; of course, there are many barn conversions too.

So, coming back to how to increase your life expectancy by drinking the local wine! It's all down to a chemical called procyanidin, together with the use of traditional fermentation methods.

In a study of red wines from around the world, only the wines from this area and Sardinia were thought to include sufficient amounts of this chemical to increase the longevity of life. So, if you too would like to live a long life in this beautiful part of the country, overleaf you will find a selection of houses that you could buy.

Susan Palmer is a sales advisor at agency Selection Habitat
Tel: 0033 (0)5 65 70 10 49
selectionhabitat.com



Facing page, clockwise from top: The 'mairie' and château in the village of Gramont; the impressive circular 'halle' in Auvillar is the only one of its kind in south-west France, where grain was originally sold; Gramont enjoys an elevated position amid verdant green fields; Gramont's château is a fine Renaissance monument open to the public all year round; the village is bordered by ranks of vines from which the life-lengthening local wine is produced; the entrance to Auvillar is through a gate beneath its 17th-century clock tower



◀ St-Clar, €375,000

With several outbuildings, a pool, a covered terrace and over an acre of land, this traditional four-bedroom house has a large attic space to further extend the accommodation should you wish. The house has been renovated but retains all its original features, including exposed beams, original floor tiles, doors and fireplaces. It is conveniently located in a quiet village with all amenities just one hour's drive from Toulouse airport; there are also schools and a swimming lake nearby.

▶ Montgaillard, €344,500

With views of the Pyrénées, this traditional five-bedroom farmhouse with two-bedroom gîte could either make a spacious family home or be run as a *chambres d'hôtes*. Outside is a mature garden with fruit trees, vines, a pond, a gazebo and a large swimming pool with terrace. The property is less than an hour from Toulouse and surrounded by stunning countryside and over two acres of its own land, benefiting from both a rural situation and close proximity to a village.



▲ Gramont, €439,000

Owned by only three families since it was built in the 17th century, the accommodation at this handsome four-bedroom *maison de maître* could be doubled by modernising the top floor. It sits in a commanding position at the edge of a pretty village less than 30 minutes' drive from the historic towns of Lectoure and Moissac. The property benefits from light, airy rooms, high ceilings and plenty of character.



▲ Castera-Lectourois, €88,700

In a hamlet at the edge of a sought-after village and close to excellent local schools, this property would make a great renovation project with the potential to create a two- or three-bedroom home plus studio or workshop. Many original features remain including beams and a wooden staircase. The house is close to Lectoure as well as to Agen, where there is a railway station, hospital, large shops and motorway access. ■



Country house, excellent condition, 4 beds, 3 bathrooms, traditional features. Wood-burning stoves, 756m² plot Saint Soline (86) Ref: PC3146
FAI price: 175,000 Euros
(including agents fees)



Split level house, excellent condition, 4 beds, central heating, 2090m² plot. Views, stream at bottom of garden. Paizay-le-Tort (79) Ref: PC3143
FAI price: 230,000 Euros
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Ref: 2350H Price: 640,000 Euros



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Nr Jarnac €367,500
Charente - ref: 2729

Spacious Charentaise farmhouse offering huge potential as a large family home or as a business. Set on over 1 acre with outbuildings.



Pérignac €262,500

Charente-Maritime - ref: 2740

Large detached 4-bedroom stone house with farmhouse-style kitchen in the heart of a pretty village with shop and bar. Garden and garage.



Nr Cognac €298,200

Charente - ref: 2676

Very attractive detached 4-bedroom stone house with garage set on the edge of a sought-after riverside village with shop, bar and restaurant.



Nr Châteauneuf €222,500

Charente - ref: 2738

Charming 4-bedroom country house with plenty of character and vineyard views. Private walled garden + an attached outbuilding.



St Sulpice de Cognac €200,000

Charente - ref: 2269

Large detached country property providing a 3-bed home with a 2-bed guest apartment, each with its own garden. Income potential.



St Palais sur Mer €593,250

Charente-Maritime - ref: 2734

Immaculate architect-designed 3-bedroom contemporary villa near the town centre and within walking distance of the beach.



Nr Saintes €179,760

Charente-Maritime - ref: 2715

Pretty 3-bedroom stone house set on the edge of a small hamlet between Cognac and Saintes. Mature, well stocked and level garden.

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GOLDEN AGE



Many people dream of retiring to France, and with the range of benefits and choice of options available it's hardly surprising, says **Sam Bottomley**

Ma to be taken into account when you look towards retirement and while there will be compromises made along the way, you want to embrace life and get the most out of it.

From a purely practical point of view living in France is a good solution and may tick many of the boxes you have on a list of what you want to achieve for your golden years.

Firstly, it is very easy to get to and from the UK, which means not losing touch with your nearest and dearest. If there are any urgent problems you can usually get back to the UK within 24 hours as there are many regional airports offering low-cost flights, and the rail system is very good.

It won't cost a fortune for your family to visit and you can still be on hand to perform your grandparent duties of looking after the children, but perhaps during the holidays rather than after school. The trains in France are full of grandchildren being packed off to spend the holidays with *mamie et papy* while their parents are at work.

Healthcare in France is second to none and the procedure to

Retirement village

With downsizing in mind, coupled with a certain anxiety about spending your latter years in a foreign country, you might be happier buying a property on a small development designed to reassure you and offer a helping hand should you feel the need.

Brits Richard and Eva Edds will be building a small development of 30 single-storey houses near the pretty market town of St-Jean-d'Angély in Charente-Maritime.

There will be a choice of properties for one person or a couple, all of which are ecological low-energy houses with a range of services available including shopping, gardening and cleaning which will give residents the flexibility of paying for extra assistance as and when they feel the need.

The development will sit next to their existing gîte complex and residents will be able to use all the facilities such as swimming pools, a fitness centre and squash courts as well as being able to use the nearby lake for fishing.

The sociable atmosphere will help to remove the feeling of isolation which is often a problem when living in a foreign country without speaking the language. The concept is to provide a safe, comfortable retirement at a reasonable cost with on-site assistance.

From €190,000, residences-ladifference.com

access the health system once you retire is relatively straightforward. By moving to France, you can release equity from your property, buy more for

your money and have a big declutter at the same time. Add to that cheap wine, great weekly markets and long sunny days and you can see why France has lured

so many expats to spend their retirement there.

Healthcare

Once you reach state retirement age, as long as your national insurance payments are up to date you will be able to access healthcare. Initially, you will need an S1 certificate which is supplied by the pensions office in the UK.

When you receive this, the next step is to have your birth certificate and marriage certificate translated by a certified translator. In addition, you will need to take your passports and a utility bill from your French property to the local CPAM office, which is the government organisation in charge of a large proportion of healthcare depending upon your individual circumstances.

Once all your paperwork has been accepted, you will initially need to wait for an *attestation* which is a temporary certificate you can use at the doctors, dentists and pharmacies.

Next you will receive a request for a passport photo and once this has been received your *carte vitale* will be sent to you. If only one of you has reached

Left: With the aim of providing a safe, comfortable retirement option, the small development near St-Jean-d'Angély will offer 30 single-storey houses with a range of services available **Right:** The development will sit next to an existing gîte complex and have use of its facilities

retirement age your partner can piggyback on your card and social security number until they become eligible to receive these in their own right.

The next choice will be top-up insurance or a *mutuelle*, which is available via dedicated insurance companies or the same high street companies you use for your house and car insurance. They offer you different percentages of cover depending on the amount you want to spend each month.

As a rule of thumb they generally don't pay very much towards glasses and dental work so many people pay a visit to a high street optician when they visit the UK. It is advised to take out a policy to supplement the cover provided by a *carte vitale*.

In France, if you have a chronic illness you may be entitled to 100% cover by the government if the illness is listed as an ALD, or *affection de longue durée*. The doctor will discuss this with you and help you to complete the relevant paperwork. If this is the case you may be able to get assistance with transport to hospital by ambulance car.

Make your move

Before embarking on a relocation project, either to a smaller property within France if you are already a resident or from the UK, you need to take into account the cost of transporting your belongings to your new home.

The easiest way to reduce this cost is to have a good clear-out before you leave. Have a look at your furniture and decide whether it will suit your new property. There is no reason to pay costly removal fees for items which will end up at the local *brocante*. Have a rummage through your clothes and crockery and decide what you will really use in your new life.

Once this is done I guarantee you will be able to reduce your removal costs. After all, you don't want to fill your new loft and garage with items that quickly become redundant in France. ►



Retirement complex

This development of houses and apartments planned in Lot-et-Garonne will soon be available to buy off-plan.

There will be a number of options available and all are to be set near to a friendly town which can provide all the amenities you need.

Facilities will include a tennis court and swimming pool, as well as a warden and interpretation services.

From £168,000,
activeretirementfrance.com



Jeannie Clark

moved to Deux-Sèvres in 2006 and is planning to downsize now that her children have left home

Downsize in France

French resident Jeannie Clark has decided to downsize now that her children have flown the nest. She moved to Deux-Sèvres with her husband Chris and four children in 2006. Nine years on, with one child at university in the UK and the others settled in France, their seven-bedroom house is now too large with just two people and a menagerie of animals rattling around. Both Jeannie and Chris have had health scares and want to embrace life and enjoy themselves, so feel now is the time to move to a smaller property.



They acknowledge the winters can be pretty cold here and looked towards Spain as a possible location for a move, but quickly decided that the summers would be too hot, and they also want to stay close to one of their daughters who lives in Deux-Sèvres. Tempted to downsize to a small *pavillon*, they feel it's not right for them, and they keep coming back to the home they both love.

Sensibly, they are busy decluttering in preparation for a move and want to do that while they are able, rather than leaving it for the children to do in the future. Ideally, they want to find a smaller version of their existing home, bursting with character and charm with a few outbuildings and a bit of land for their animals to run free, and where their children can pitch tents when they come to visit. ■

Top tips



Get in touch with the pensions office in Newcastle to find out when you will be eligible for your S1. You will need to consider taking out private health insurance until you reach state retirement age. Either you or your partner can be eligible, it doesn't need to be both of you. The first person who qualifies will use their S1 status and the other person can share their rights until they qualify for their own S1.

Be sensible when looking at your options and avoid buying a huge garden that you will need to maintain. The average cost for a gardener is €25 an hour.

When downsizing, you can donate furniture to your local Emmaus which is a reputable charity. They can collect large items.

Don't be afraid to ask for help. There are many people and companies who offer their services to help with translation and paperwork.

Introduce yourself to your local *maire*; he or she is quite influential so it's good to get to know him. If you are invited over for *apéritifs* by your neighbours I would advise you to accept and go with your dictionary and a bunch of flowers. Some last an hour or two and others last well into the night. Your language will improve no end after a couple of glasses of wine.

If you are invited in for *apéritifs* by your neighbours, take your dictionary and a bunch of flowers. Your language will improve no end after a couple of glasses of wine

When you are looking at locations, check out the climate and amount of rainfall in the area. Heating a stone house so that it will be cosy in winter is quite expensive, and equally if the summer temperatures are too hot you may want to consider a portable air-conditioning unit for your bedroom.

While it's lovely to have lots of bedrooms for your summer visitors, are they going to visit every year? You don't want to invest all your money in a property which will largely sit empty.

Choosing a property in the middle of nowhere, where you can hear nothing except for the grasshoppers, is incredible, but the convenience of not having to get in your car every time you want a loaf of bread or a pint of milk possibly outweighs this. I would

encourage you to consider a village with a few shops.

Consider the proximity of regional airports or motorways; it will make it so much easier if you want to pop back to visit your family in the UK.

If you are hesitant about investing in a property you might consider renting first, either in the short term while you are deciding if retirement in

France is right for you, or in the long term as this will give you more flexibility if you decide to return to the UK.



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Gardenvillage

Wowed by the beautiful lakes that are scattered across the Haute-Vienne landscape, **Jeanne Long** takes us on a trip around the area that surrounds her holiday home





The Limousin region is often compared to England's Lake District as there are numerous lakes and the area is lush and green. Although it is classed as south-west France, summer is usually hot and dry – but not unbearable, unlike on the southern coast. Spring and autumn tend to be warmer than in England but it does cool down at night – all in all it's perfect weather as far as we are concerned.

Our house is situated in a pretty village just 2km off the A20, approximately 10km from La Souterraine, the ancient medieval city founded by the monks of the Abbey of St-Martial de Limoges. It is a small town with a collection of shops and services in the middle of the Creusoise countryside. It has everything you would expect in a town of its size, including some lovely restaurants and bars and a good choice of supermarkets with a thriving market square. It has a railway station and is served by the Paris-Toulouse railway line.

For the last 12 years we have enjoyed at least three annual holidays in the region and we love the tranquillity, often just sitting in the garden listening to the birds singing and, on an evening, watching the swallows and the bats catching flies.

It is the perfect getaway from our busy lives in England but there is also plenty to do in the area. Lac Eguzon is two junctions up the motorway where you can hire a boat – either an electric or sailing boat – or learn to waterski, or simply enjoy a ride on an inflatable.

Even closer – we've done it by bike – is Lac Mondon. This is home to a municipal campsite and there is a restaurant and bar serving food. Both are open to the general public in season. There are some lovely walks by the lake and the river, and we have a canoe and sometimes take it with us and launch it from the lakeside beach.

The larger city of Limoges, famous for its porcelain, is about 40 minutes away by car or you can catch the train from La Souterraine. It has an airport served by Ryanair and Flybe so cheap flights from the UK are possible, including from the north of England.

Not far from Limoges is another place not to be missed: the martyr town of Oradour-sur-Glane. It provides a fascinating and emotionally moving experience of history and a reminder of

how ordinary civilians suffered the brutality of WWII. Not the usual fun-filled day out but it is one of those places you must visit.

Village life

Our immediate neighbours in the village are extremely helpful and friendly; it never ceases to amaze us how they welcome us back even though we are only there for a few weeks at a time. We have made lots of friends in France, both French and English, and provided you are prepared to have a go at speaking French it doesn't matter if you aren't fluent.

We went for *apéritifs* with the neighbours who live opposite the last time we visited and they have a baby boy, Alexis, who was plonked on my knee the minute I sat down, which certainly helped break the ice.

We also have Parisian neighbours with a holiday home further down the street who couldn't be kinder. Louis can often be found in our garden and he planted our fig tree for us.

He advises us on what not to do (don't use weed killer on the grass as it is bad for the ground bees and kills the wild flowers, for example) and he has taught me new words – including *hibou* (owl), one of our regular night-time visitors.

Born and bread

The house is unusual as it was purpose-built in the 1950s for the village baker, so the original accommodation was set above the two large garages which he used to house his delivery vans.

We have now converted one of the garages into a hallway and a downstairs reception room. There is also a toilet and three useful storage areas housing the boiler, the washing machine and the electricity and water meters. Upstairs is a large lounge, kitchen, bathroom and two bedrooms. We have refurbished the house over the last 12 years; my husband is a builder and I am an enthusiastic gardener and decorator, and it is now in a condition for someone to move straight in.

In the pretty village square there is a shop and a *boulangerie* as well as a pharmacy and bar, all within 100m of the house. At the bottom of the street there is a school, so the house may suit a family with young children looking for a permanent move.

Our girls are now grown up; the eldest is getting married this summer and our parents are beginning to need our help more and more so we are finding that we have less time to spend in France than we did. This is a good-sized, attractive, detached property that still has potential for more living accommodation if necessary. ■

Jeanne's house is on the market for £85,000
Tel: 07967 120943
tinyurl.com/limousinhome

Clockwise spiral from top left: The village centre in Arnac-la-Poste; laying concrete ready for the garage conversion; the memorial in Arnac-la-Poste's lively square, where the market is held; returning from a day of kayaking on Lac Mondon; on a walk in the peaceful woods near Lac Mondon; eating under the canopy on the patio at home; flowers in the pretty village of La Souterraine; La Souterraine's medieval square; a table set for lunch on the lawn; the charming blue shutters and garage door of Jeanne's house, now for sale

Reasons to be fearful



Karen Tait takes a look at the reasons for having a structural survey done on a French property, and finds out that no problem is too big to be fixed

Surveys in France are not a common part of the buying process, but that doesn't mean you can't or shouldn't have one carried out. If you would have one done on a property in the UK, why wouldn't you have one done in France? It's perhaps even more important to have this peace of mind when buying a property in a foreign country.

There are a number of British surveyors operating in France, either based there or travelling from the UK. Bear in mind how the differences in the legal system between the UK and France can affect your decision to have a survey – it's mainly a matter of timing, as under the French

system contracts are signed towards the beginning of the conveyancing process. For that reason, you either need to have a survey done before you sign the *compromis de vente* or include a conditional clause in the *compromis* saying the sale is dependent on a successful survey.

Note that the vendor is obliged to provide certain diagnostic reports often referred to as surveys, for example, an asbestos or termites report (covered in more detail on the following pages), but these are not the same as a structural survey. If you go ahead with a survey, these *diagnostics* should ideally be shown to your surveyor too.



Reasons to be fearful

Of course, it's not obligatory to have a structural survey done but here are a few reasons why you may want to.

1 Peace of mind: Even if you're familiar with older properties, building styles and materials differ from the UK to France, and across the French regions, so it is advisable to have a property professionally checked out by someone experienced in assessing French property.

2 The price is right: In addition to highlighting a building's technical deficiencies and offering remedial advice, a survey may also include estimated expenditure for the

remedial work. In certain circumstances this information can be used when negotiating the sale price, providing the property hasn't already been priced to reflect any work needed.

3 Hidden defects: The consequences of hidden defects often turn out to be the most costly, and are not generally detected by the untrained eye. Although it is usually considered that structural problems are the most expensive to rectify, it is in fact elements such as roofs, heating systems and electrical installations that may turn out to be the most expensive to put right, so it is wise to get professional advice on all of these.

A HANDY CHECKLIST

The vendor's view

From the point of view of the seller, there are various things you can do to prepare your property for a survey. Of course, you legally have to provide the *diagnostics* reports, but you can also address any problems prior to any structural surveys, to ensure that your property is in the best possible condition for sale.

It will probably involve tackling all those little maintenance jobs you've been putting off for years! If you cannot carry out the work yourself then employ the services of a general builder, because it really will be all worth it in the end.

- Repair simple defects like plaster cracks
- Rehang loose doors
- Replace dead light bulbs and make sure smoke/heat detectors are in working order
- Repair leaking gutters and downpipes

- Replace slipped roof tiles – a roof in bad repair will ring warning bells for a surveyor
- Repoint exterior stonework or brickwork
- Repair any trip hazards such as broken steps and uneven stairs
- Ensure the heating is working correctly
- Bathrooms, toilets and kitchens require mechanical extractor fans so make sure these are fitted and working
- Fix plumbing leaks, mouldy sealant etc
- It may be advisable to have your septic tank checked out before the survey, especially if there are unpleasant smells coming from it
- Have a copy of the diagnostic reports available for the surveyor to take away
- Address any obvious damp problems – and not by covering it up! This can often be done by reducing high soil levels outside or fixing cracked render, or poorly pointed or cracked masonry to avoid damp penetration.

Leaking gutters are easily fixed, but need to be done well in advance of the survey, as walls take weeks to dry out and any affected walls will set moisture meters off

- Have any bills for major repairs or improvements carried out available for inspection
- Have plans ready if you have them to show where extensions or alterations have been carried out

Note that when the surveyor visits your property, however tempting it is to ask for their opinion, they are instructed by the buyer so are unlikely to discuss the results of the survey with you. As the seller, you could even consider paying for an independent survey to show to potential buyers, avoiding the costs and hassle of them organising a survey. That way you can also show that you have addressed any issues.



4 Old or new: Even modern buildings can benefit from a survey – although there are rules in place to govern new construction and major renovations, France does not have a system of building inspectors to

administer the necessary controls.

5 A good investment:

The cost of a survey is worth it if it helps avoid costly repair work that you may otherwise have been unaware of. You may also be able to offset the cost against reductions in the price during negotiations.

A moving story

One of the main concerns for buyers and surveyors is movement in a building, including subsidence or spreading roofs, which can result in worrying cracks and deformed walls, especially stone ones.

In the past, stonework may not have been pointed, and a lack of adequate weather protection could lead to collapse over time.

Remedial works can be expensive but very little will be beyond repair – whether it is financially viable to do so is another question. Sometimes, the most scary looking crack is actually nothing to worry about – smaller ones that are still

opening up can point to a bigger problem than those that have long since stopped moving.

Damp is another area that causes great concern among buyers but again, it isn't necessarily a deal-breaker. It is not uncommon in French properties, largely due to the lack of damp-proofing in walls or floors, and exacerbated by high external ground levels butting up against the building – especially older ones – or broken gutters. There are, of course, various methods to deal with damp, from simply fixing the gutter to installing damp-proof courses, but it is more difficult to address if it affects internal floors and fixtures and fittings.

General finishes such as plasterwork, decor, and fixtures and fittings will naturally suffer from wear and tear but they can be a good indicator of the overall condition of a property.

However big or small, there is a solution to all problems with a property and a survey is not

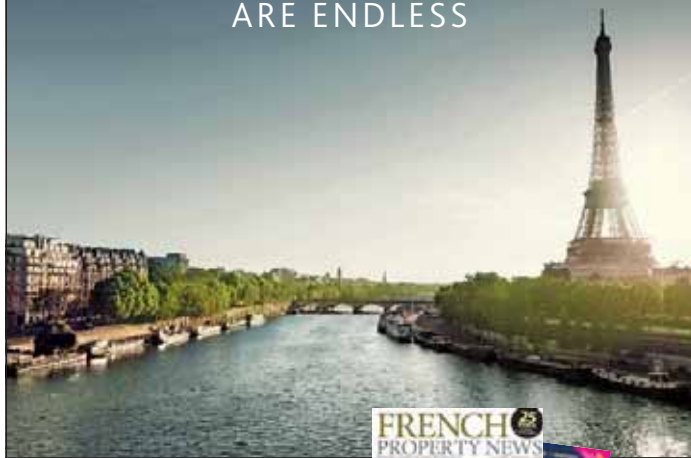
meant to put you off buying a property, but rather it should provide you with professional advice so that you are in the best position to deal with any issues that may arise. ■



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Full report

PART ONE

In France, house buyers receive a dossier of information regarding the general condition of the property. In this series, **John Marshall** runs through some key elements of the report

As you may already have discovered, you have to hold a valid licence in France in order to practice most trades and professions.

My favourite tradesmen – who I discovered when attending a training course to get a gun permit – are mole catchers, who are also entitled to wear a very smart uniform reminiscent of that of a World War II German army officer.

Slightly more useful to most people is the *diagnostiqueur*, who provides the vendor with

several reports before the property can be sold. Their reports will come with copious pages which not only describe what they have found but also advise you on the implications.

Reports on septic tanks are provided in the name of a government organisation called the SPANC and the *compromis de vente* (sales contract) can include information about swimming pools and *merules* (dry rot).

Nothing can be as good as a translation of the entire report by a licensed translator, but here are a few basics.

ASBESTOS



Asbestos (*amiante*) within fibre cement products such as drainage pipes, flues and corrugated sheeting is quite safe in situ provided that it is not degraded. The report will clearly state whether or not it is safe.

Depending upon their exposure to the elements, fibre cement products should have a very long, safe life; you should expect at least 30 years and often they last for much more. Signs of degrading are reasonably obvious such as crumbling and dust.

It is rare but still possible to find asbestos used as insulation; this is more dangerous as it is not hard but fibrous so particles can enter the air around it and be breathed in or ingested. If this is found in a property it should be removed by a licensed contractor.

Fibre cement roof sheeting is waterproof and weatherproof in its own right and is often used to cover agricultural and industrial buildings. The common trade name that has entered the general vocabulary is *Eternite*.

There is also a product designed especially to support canal roof tiles over dwellings. The contour is a perfect fit for canal tiles so they tend to slip less and if they

do, for example during high winds, water does not penetrate into the roof space. This, unsurprisingly, is called *Canalite*.

Asbestos has not been used in building products since 1997. *Canalite* is sometimes dyed red but be wary, some products were similarly dyed before 1997. The *diagnostiqueur* will do a visual inspection and, rarely, send a sample for analysis. So if they are unsure of the date of the fibre cement, they will err on the side of caution.

Even if the fibre cement is in good order there are two important points that you should keep in mind and bring to the attention of anyone who works on your property. The dust created when sanding or sawing it should not be ingested. Safe working practice is to wear a proper mask and to wet the fibre cement where it is to be worked in order to reduce the creation of dust.

Secondly, waste fibre cement should not be taken to a general waste disposal site, but instead to one licensed to handle it. The *mairie* (town hall) will advise you as to the location of the nearest one and sometimes will even arrange for it to be taken there.



TERMITES

Termites are not found in all departments and therefore a survey for them is not compulsory throughout France. Within some departments, such as Vaucluse, a report is not required in all *communes*. I understand that they arrived in France on ships bringing timber for barrels into Bordeaux from the southern states of the US, and spread out from there.

While they are winged insects they usually only swarm and change location once a year. They burrow underground from the nest seeking food to return and feed the others; they can do this for several hundred metres and can burrow through stone and concrete.

If the *diagnostiqueur* finds them in a property, he or she is obliged to report them to the *mairie*. They should be killed, the wood removed or burned and new wood treated against further attack.

In some circumstances, the remedy may include fitting termite traps, boxes that contain paper soaked with a chemical. Visiting termites eat from the poisoned chalice, return to the nest and pass it on to others. There should be an annual contract to maintain the traps.

Generally, termites don't like the cold or draughts, so they burrow into the ends of wood from the ground or walls. You may have seen timber building



Termites can burrow through stone and into wooden beams

uprights raised off the ground on metal posts and plates; it is not just to stop the ends rotting.

Logs stacked on the ground will be magnets for termites, so wood stored out of doors should be raised off the ground with air beneath by stacking it on a frame of stone, blocks or metal.

Termites burrow into the ends of beams and eat the interior, so the *diagnostiqueur* will tap each timber to listen for a hollow sound. They may then hack off the weak exterior to expose the amount of the damage.

Timber beams are often larger than needed so the loss of some

wood does not necessarily mean that the beam becomes structurally unsafe.

This is particularly relevant where there has been damage caused by woodworm (*vrillettes*) who are surface browsers.

A thin layer of a large beam eaten by them can often be hacked down to the good timber underneath and remain adequate for its purpose.

Some *diagnostiqueurs* will also report the presence of other insect attack, such as capricorn beetles, but they will not offer advice on the significance of the damage caused.



Termites burrow right to the inside of wooden beams

Termites burrow into the ends of beams and eat the interior, so the *diagnostiqueur* will tap each timber to listen for a hollow sound

LEAD

Lead (*plombe*) was added to most gloss paint up until 1948 and is still found in some specialist paints. Children and animals have been known to die from gnawing lead-painted woodwork in places such as cots and stables.

The *diagnostiqueur* uses a detector on all painted surfaces that determines the depth and stability of lead. The report will identify the exact location and grade the risk as 1, 2 or 3. If no lead is present it is shown as Grade 0.

Grade 1 is well covered, but you need to know it is there in case you work on the paintwork. Grade 3 is on the surface and degraded or flaking off and is a high risk as it could be easily ingested.

The risk is rather like asbestos, in that when it is worked upon by burning off or sanding, the fumes and dust are toxic. An appropriate mask should be worn and you are obliged to warn anyone working at the property that there is lead in the paint so they can take the proper precautions.



Flaking paint containing lead must be disposed of

My understanding of current law is that where there is paint containing lead near the surface (Grade 3), the vendor must have flaking and loose parts removed and the surface covered with new layers of non-lead paint, so that the lead paint is at a safe depth before the property can be sold. ■

John Marshall is a chartered valuation surveyor and 'expert immobilier' in Languedoc-Roussillon
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Princely manor



With the voices of his French ancestors calling him back to southern France, **Lawrence Roullier-White** views a grand house in Languedoc and immediately falls in love

My family has French ancestry but we have lived in Britain since the French Revolution when Jean Alphonsus Roullier – a successful artist whose work is owned by the Queen – was painting in London. Absent when revolution broke out, he was considered a deserter and was unable to return home – so perhaps my passion for France is genetic.

In 1998, a friend very generously lent us her house near Montpellier in Languedoc for a two-week break and I fell in love with the landscape, pace and quality of life. Like many British people at the time I peered into the *immobilier* windows and was astounded at the low property prices in France compared with those at home, and the idea of a double life was born.

Our first stop was the French Property Exhibition at Olympia; we trotted along, signed up with some agencies and planned a trip to view 10 houses in October 1999. We decided on Languedoc for a number of reasons including the weather, scenery, history and geography and our plan was to find a house within striking distance of Montpellier, a city with a vibrant arts culture.

Round the houses

Our first two days were disappointing and we kissed a few frogs, including a 'house with an attached garden' which turned out to be a house with a garden across the road, and I distinctly remember clambering through a tiny

hatch onto a 'roof terrace' where two deckchairs were squeezed in side by side.

On our final day we were feeling dispirited until we spoke to our last property agent, Amale Smith from MDC Real Estate in Carcassonne, who said that she had one house on her books that was exactly what we had asked for – the snag being that it was just north of Carcassonne, almost 100 miles from

We were led into a 300-year-old *maison de maître* on the village green and within 10 minutes had made an offer

our original choice.

However, I had read a feature on La Cité, Carcassonne's 12th-century walled city, in *Elle Decoration* the previous month and so we decided to make a day of it.

We met Amale at her home and she drove us into a little village on the south side of the Montagne Noire (so called because it is covered with black oak trees) which looks across the Mediterranean valley towards the majestic Pyrénées.

She led us into a 300-year-old *maison de maître* on the village green and cleverly stated, "this is the house that I would buy". We made an offer in 10 minutes.

House captain

The house was light and airy, with a walled garden and rooms that opened at the front and the back to let the Mediterranean sunshine through.

Tired and neglected, it had gone the way of so many village houses in the 20th century although we were lucky to buy it directly from the rather distinguished family of army captains that had built it in the 1700s.

They assured us that Napoleon had once stayed the night here, which we took with a pinch of salt, although after a little research we discovered that he had trained as a young soldier at the nearby town of Béziers.

Perhaps the great man had indeed paid us a visit, so we named a bedroom after him just in case.



Facing page top: One of Lawrence's favourite spots in Languedoc is the Lac de Pradelles **bottom:** 'maisons de maître' always have great kerb appeal

This page, clockwise from top: The house's large reception rooms are perfect for entertaining; there are glimpses of glamour in the bedroom furnishings; furniture is grouped around period fireplaces; the walls of the house reflect the owners' passion for art, and Lawrence's taste for smart French style abounds

Taking a chance

Our purchase broke every single established rule for buying a property. It was not in an area that we knew and we did not take time to research the area, transport links or local amenities. This was also our first weekend of househunting. We bought with our hearts and not our heads.

Have we had regrets? Absolutely not. It has been a joy to live in our beautiful house and to breathe life back into it. To have a home away from home that is familiar and yet more indulgent, and where practicality doesn't always have to rule decision-making, is a privilege, as is travelling with just a wallet and a passport.

It was also a great decision to purchase a house in the centre of a village. I understand that living in splendid isolation is tempting but it is also marvellous to have neighbours, both for security and to help you connect with local people.

As I type in the sunshine today, 15 years later, I can hear the cement mixer whirring as builders finish the walls of the two caves (cellars), which are the last two rooms to be restored, and I am reflecting on the journey. I will be sad when it is complete really; it has been fun.

The lifestyle here is wonderful and the area is spectacularly beautiful. The Pyrénées, still snow-capped against a clear blue sky, give you a sense of scale and perspective that cannot be acquired living in a city. Markets are a revelation and I spend hours sourcing products for my shop in London.

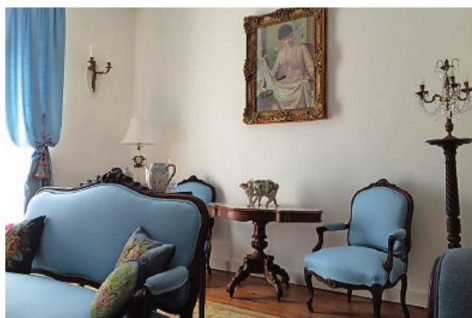
There is virtually no traffic, the air is clean, it is so quiet that my own breath sounds deafening at night, the food exceptional, people friendly and laid-back, and living in the largest wine-producing region certainly has its advantages.

Geographically we are blessed – in a relatively short drive we can be in Narbonne or Biarritz with our toes in either the Mediterranean or the Atlantic, and tomorrow we drive across the Spanish border to Barcelona and on to the glorious seaside resort of Sitges for a weekend of sunshine and sangria.

So the moral of the story is that while you really should do the research, it is also important to let instinct make a contribution.

Oh, and the estate agent still assures me she was telling the truth about buying the house – she is now a very close friend. ■

Lawrence Roullier-White is owner of gift and homeware store Roullier White in London
roullierwhite.com



I recently talked to four British estate agents who have lived for many years in four different parts of France – Hautes-Pyrénées and Tarn, in southern and northern Midi-Pyrénées respectively, Haute-Vienne in Limousin, and Morbihan on Brittany's western tip.

Keen skier Lu Thomas has lived in Hautes-Pyrénées for almost 25 years, runs her own estate agency, the Agence Pic du Midi in Barèges, and lives in a picturesque small village between there and Luz-St-Sauveur.

"It's calm, the drive to work is wonderful, you're surrounded by mountains so there's no traffic jams, there's no noise, there's very, very little pollution," she says. In winter she can go off for a ski at lunchtime, while in summer she can enjoy a walk and picnic in the mountains.

Lu's son was born and brought up here. "I do think the education system when the children are small is excellent," she says, "particularly in Barèges which has a *classe unique* so the older children look after the smaller ones and they all play together in the playground. It's like being part of a big family and I think that's extremely good.

"Prices are fairly stable although some sellers continue to put their properties on at inflated prices. They tend to think their property is still worth what it was eight, 10 years ago and it isn't because prices have fallen," Lu continues. "I have a reasonable amount of experience in the field; if I give them an evaluation I can



Spoilt for choice

Blessed with a huge variety of landscapes and climates, the choices on offer in France can be overwhelming. **Carolyn Reynier** speaks to four estate agents about their areas

usually sell at that price, and the property will move."

Her market is primarily for holiday homes, mostly studios and apartments in old renovated properties or buildings dating from the 1980s. She did sell some apartments in a new residential building last year, and has a couple of new flats this year but says that prices are a bit high.

Detached properties are rare but, to give an idea, she is in the middle of selling a small stone chalet with three small bedrooms and a garden for €187,000. It is located a couple of miles down the valley, has a wood-burning stove and the sellers extended the property by adding a kitchen onto one end. In Barèges, she recently sold a completely renovated 21m²



Clockwise from left: The Barèges valley in Hautes-Pyrénées; the spa village of Barèges itself, also the second oldest ski resort in France; the nearby village of Sers; lovely Limoges on the banks of the Vienne

studio in a late-1970s building with an underground parking space for €49,000.

In May, June and July you see flowers, birds and lots of butterflies. The ski area, Grand Tourmalet, is two sides of the same mountain which you cross via the eponymous *col*, which avid cyclists will know is a regular stage on the Tour de France. In winter a free shuttle bus takes skiers from Barèges up to the ski lift; there are two runs back to the village so you can ski home.

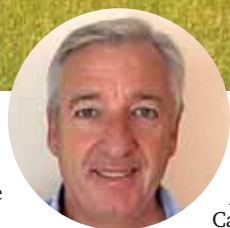
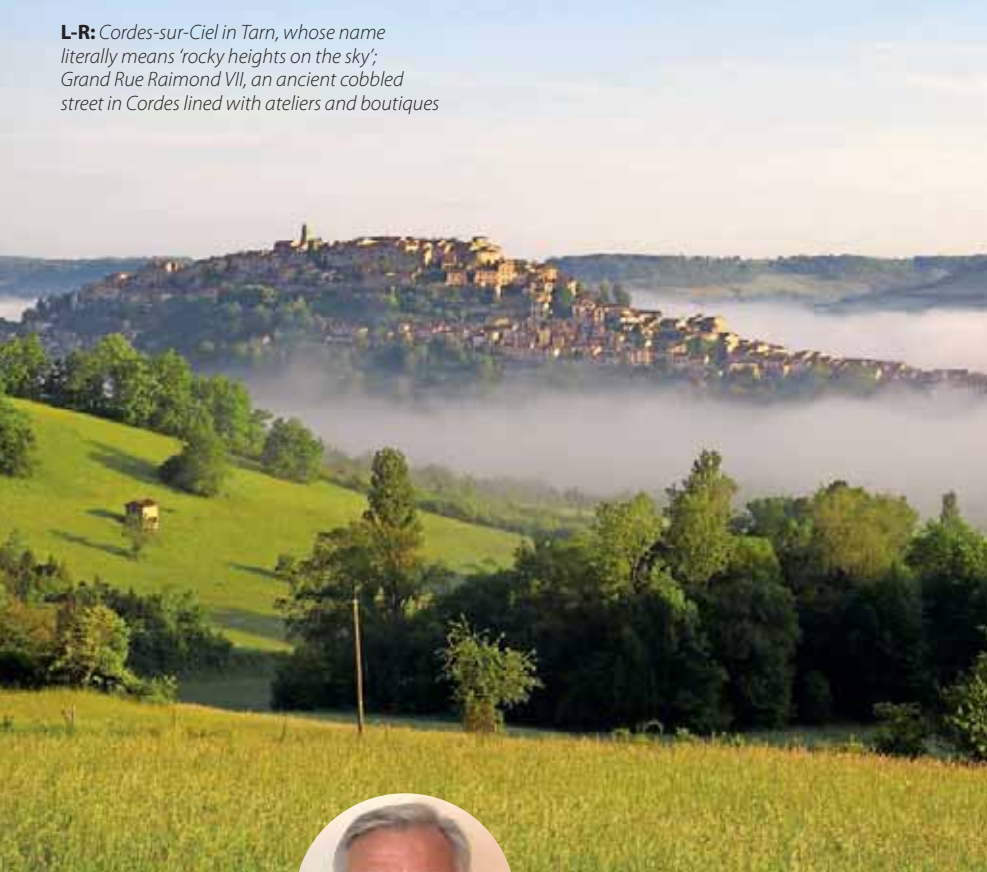


For sale furnished, a 33m² duplex with 15m² terrace in Résidence Hélios in Barèges, Hautes-Pyrénées, €109,000 (agence-picdumidi.com)



A renovated two-bedroom apartment with veranda on the main road near the ski bus in Barèges, Hautes-Pyrénées, €149,800 (agence-picdumidi.com)

L-R: Cordes-sur-Ciel in Tarn, whose name literally means 'rocky heights on the sky'; Grand Rue Raimond VII, an ancient cobbled street in Cordes lined with ateliers and boutiques



Mountain calm

Paul Bedford and his family also wanted to be near good skiing opportunities when they decided to move permanently to France. They have lived near Cordes-sur-Ciel in Tarn for over 20 years and enjoy the facilities in the Spanish Pyrénées, particularly the ski resort of Baqueira-Beret. They wanted a property with land – Paul's wife Tracey keeps horses – but didn't want to live in the middle of nowhere.

The couple's four children have benefited from the rural upbringing they themselves had enjoyed, which, Paul says, was getting harder to achieve in the UK. They attended local schools and then went on to study at an international school in Spain. "They've benefited from having a tri-cultural upbringing and that's stood them in good stead.

"We found the way of life delightful 20-odd years ago and, frankly, still find it delightful today," he says. "The weather is better and there is a bucolic, kind of safe feeling."

Buying activity levels are better than they were a year ago. "Prices have held pretty steadily over the past 12-18 months but the number of sales going through has picked up. I think people have just concluded now is probably a good time to buy," Paul explains.

Bedford-Bailey specialises in rural and village properties in and

around Cordes-sur-Ciel, north-west of *préfecture* Albi, and Castelnau-de-Montmiral.

Paul's clients generally want a traditional house within an hour of Toulouse airport. "They want tranquillity but not isolation," he says, "and want to be just five minutes or so from a village with a *pâtisserie* and small supermarket, so interest often centres on certain villages which offer those services."

Their typical clients, usually aged 45-plus, want to spend a fair amount of time, if not all of it, in their Tarn residence. They don't want to be rattling around in a large house which is expensive to heat, and they want enough land for a pool if the property doesn't already have one, Paul adds. They are looking for affordable and easily manageable properties.

"The area specialises in endurance riding and is great for riding out with a lot of bridle paths and interesting countryside. Half the houses we sell are around woodland and rolling hillside, and half around vineyards."

If you long for the latter you can buy a two-bedroom end-of-terrace house five minutes from Gaillac with a small garden for €148,400. It is part of a small complex in the Gaillacois vineyards consisting of the original *château* and a number of self-contained units built around a central courtyard with shared tennis court and pool.



Close to Cordes-sur-Ciel in Tarn, this substantial five-bedroom stone farmhouse has stunning views and the potential to create part of the house into a separate two-bedroom *gîte*, €375,000 (tarnresidences.com)



A restored four-bedroom Tarn '*maison de maître*' on the edge of a small village with unrivalled views, pool and stone barn which could be converted into a rental property, 10 minutes from Cordes-sur-Ciel, €650,000 (tarnresidences.com)



Laetia CRT Limousin

Fields of green

There are no vineyards in southern Haute-Vienne in Limousin; instead it's green tree-lined valleys, rivers and rolling countryside, according to Allan Bright who has worked for over 10 years at family agency Berthou Immobilier in Coussac-Bonneval.



"We are starting to see more confidence from the overseas rather than the French buyer," he reports. "The Brits are also coming back into the market, certainly helped by the strong exchange rate." He also thinks the stability from the UK economy following the recent General Election should encourage more folk to make the journey across the Channel.

From their Corrèze office the agency covers the southern Haute-Vienne, western Corrèze and the northern part of Dordogne; the key type of property people are searching for is the traditional stone cottage, a two- or three-bedroom farmhouse (*fermette*). A ready-to-move-into stone village house will be around €100,000. That said, the agency also has everything from €30,000 renovation projects up to imposing half a million-euro *maisons de maître* with a few hectares of land.

Negotiation is less common today than in the past. "We're probably 35% below the peak, so over the seven years we've been in the property crisis prices have come down significantly," Allan explains. "We are seeing more cases of vendors saying: 'I'm kind of at bottom price here, I'm not willing to go down any further'.

"Southern Haute-Vienne and northern Dordogne are considered to be the gateway to south-west France and we benefit from a great climate and a picturesque landscape. There is a better work/life balance for those still working and a better pace of life for retirees; it is a lifestyle that is perhaps more reminiscent of the UK a generation or so ago."

And if you get withdrawal symptoms? There's Top 14 rugby at Brive-la-Gaillarde; Périgueux is the capital of Dordogne with its major historic monument, the St-Front cathedral, modelled on the Church of the Holy Apostles in Constantinople; and then you have all the fascinating history that goes with the city of Limoges and its porcelain.

In a quiet location near Coussac-Bonneval in Haute-Vienne, this three-bedroom stone cottage comes with outbuildings in 3,231m² of land, €150,000 (limousinpropertyagents.com)



Near Coussac-Bonneval in Haute-Vienne, this renovated cottage with two bedrooms boasts mansard ceilings, a wood-burning stove and a pleasant garden, €99,500 (limousinpropertyagents.com)





R8203 SAINT SAUD LACOUSSIÈRE (24)

Character 2 bed holiday cottage for sale with plenty of original features and easily managed gardens

Price 119,000 €



N7566 ST SAVIOL (86)

Character 2 bed holiday cottage for sale with plenty of original features and easily managed gardens

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R8234 CHÉRONNAC (87)

Delightful stone cottage for sale with pool in a peaceful, rural location, gardens 6000m²

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Detached sous-sol 3 bed property with large gardens of 6,446m² & c/heating in the heart of Melle

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P8226E BEAULIEU SUR DORDOGNE (19)

4 bed character property with a pool + Maison d'Amis (Exclusive Mandat)

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17th Century house with Maison d'Amis, pool and barns for development

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D8255 AUBETERRE (16)

Fabulous popular village restaurant and hotel with 8 bedrooms and proven business turnover

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R7665 BLANZAC (16)

A successful Gîte complex near Angoulême. 10 beds in total. Gardens of 6,558m²

Price 595,000 €



D8154 ST AVIT (16)

Farmhouse with gites complex, 10 beds - fantastic leisure facilities including pool and tennis court

Price 569,700 €



R8256 QUINSAC (24)

Prestige C19th country house for sale with guest annexe and infinity pool over 2 ha park gardens

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COMING SOON RIBERAC (24)

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Sally Pitcher's children enjoy a weekend at the beach



Six-bedroom stone 'longère' in grounds of 2,306m² within walking distance of Marzan village centre, just outside La Roche-Bernard in Morbihan, €424,000 (leggettfrance.com)



Renovated three-bedroom stone cottage with one-bed gîte in grounds of 1,748m² outside Caden, Morbihan, €199,998 (leggettfrance.com)

Northern soul

Our final stop is Brittany. Sally Pitcher and her partner Tom Hickey moved to a village just outside La Roche-Bernard in south-east Morbihan in 2005. They are both linguists – her languages are French and German, his French. They chose Brittany because Tom, who teaches business English within French companies and provides translation/interpreting support to more linguistically challenged fellow Brits, liked its Celtic roots. He liked Morbihan in particular because they expected to have good weather, and indeed their area has its own micro-climate thanks to the Atlantic drift coming up the Gulf of Morbihan.

There is a real sense of community; they have been accepted and made welcome. "I think being linguists made a difference because we could integrate quickly," explains Sally.

It is a pretty area, close to the beaches, and La Roche-Bernard itself, a *petite cité de caractère*, is a lovely market town with a marina. "I don't want to move even 10km away from here; we just feel very comfortable, very settled. This is the right place for us."

Sally, an independent agent within the Leggett Immobilier network, says business is brisk. She has sold more properties in the past 18 months than in the previous few years. The popular price brackets for her clients are up to €200,000 and over €400,000, with properties in between a bit harder to move.

She currently has a handful of properties on the books at a modern development downstream at the Arzal Camoël dam. These lock-up-and-leave homes are always popular; they are on a *copropriété* which, she says, suits a lot of people because they don't have the same maintenance worries. A 49m² two-bedroom house here, with small garden



and just a short stroll from the marina, is priced at €114,450.

Stone cottages are always popular, ideally with three bedrooms rather than two so they can serve as both

full-time residences and second homes. "The ideal location is always at the edge of a village so people can get a nice bit of peace and quiet but access to all the facilities," Sally says.

She is seeing interest for the more expensive properties from French clients, often Parisians, who are "fed up with the daily grind" and want to purchase gîte complexes and retire. "These people are actually quite high-flying big earners who are looking for a much more simplistic lifestyle and Morbihan traditionally has always been very popular with Parisians wishing to retire." That said, Sally recently accepted an offer on a gîte complex from an English buyer – "it's the first time in a long time that I've had that".

However, whereas in the past people went for these complexes as a "nice pastime for winding down to retirement" Sally is now finding that both French and British clients are taking a more business-like approach. They are looking to turn things around, expand the business, do conferences and look for commercial or corporate clients.

She notes another interesting development: she currently has two sales underway to French buyers, neither of whom have visited the property they are about to buy. Both women (one lives in America) sent a cousin of theirs to view.

So, passionate about the Pyrénées, trotting out in Tarn, living in Limousin, or better off in Brittany – the choice is yours. Tough call. ■

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Deep south blues

Having studied, holidayed and got married near St-Tropez, **Ben Chatfield** and wife Victoria finally decide to make the move from Wimbledon to the sunny south of France

In 1994-1995 I lived in the south of France. It was nothing more than a year abroad as part of the French degree I was taking at the University of Warwick but it became a lot more than that. I had already enjoyed many holidays in the Gulf of St-Tropez but living and working here changed everything.

I couldn't stay away, returning for season-long summers and visits whenever my work in London allowed. In 2010, I wrote my first book, basing it entirely on my experiences in the region. *Mediterranean Homesick Blues* was pitched as a diary-cum-guidebook-cum-cultural-smorgasboard and also, perhaps more truthfully: Peter Mayle's *A Year In Provence* meets *The Beach* meets *The Secret Diary of Adrian Mole*.

The book opened with this quote from Mark Twain: "Twenty years from now you

will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbour. Catch the trade winds in your sails. Explore. Dream. Discover."

In June 2012, my wife and I were married in Ramatuelle with guests travelling in from all over the world. The majority of the day was held on the same Pampelonne beach where I had worked for many summers. The beach owners were my former bosses and by now our best friends in France.

We spent six weeks in the region that summer and it was a wrench to leave. But it was not until two years later, when we were travelling back from a week-long holiday and boarding the St-Tropez to St-Raphael ferry, that we decided to make the leap.





Cobalt together

We found ourselves at the crossroads of not being quite ready to try and start a family in London, still enjoying our freedom, and both far from settled in the city that London had become. The fervour of the Olympics and the associated scramble for air had created a metropolis which had gone from being lively to loaded, and which was showing no sign of slowing down.

We realised that we had a window, and it was swinging wildly open into the Provençal breeze. With both of us at something of a career impasse (not as serious as a crisis, but not so insignificant as to be ignored) we decided to start planning for what we called – referencing Charlie Chaplin's inspiring speech in *The Great Dictator* – our 'wonderful adventure'. Not forgetting Mark Twain's trade winds behind us.

The first thing we did? Tell everyone. Our thinking was that if we don't make our plans known it would be too easy to backpedal. We decided to commit to six months starting in May 2015. Another summer season. With both of us working on the media/creative side (but both unsated by our roles) we decided to plan a project working for ourselves. Aware that it

The two-bedroom apartment was everything we wanted with an enormous balcony, terrace and large living room

would be tricky to work here in the first period we made plans for savings and worked as much as we could in that first part of 2015.

The search for a property began in November 2014 with an email to the tourist office in St-Tropez. Looking back, we expected to be inundated with offers of potential homes and were audacious enough to start choosing the area we wanted to live in.

This was based largely on the fact that the mere mention of renting our flat in Wimbledon brought with it an almost uncontrollable barrage of emails and calls and we foolishly assumed that the holiday home market in the south of France would somehow follow suit.

An email came back helpfully listing some local estate agents but repeated emails to them garnered just one response from 11. The estate agent, a one-man band, sent us over a few properties to consider. As we were planning for the most expensive summer period, we were prepared to have to match our rental income in the UK – and it quickly became apparent that we would have to. We shortlisted two or three and then headed out to France at the end of February to make a final decision. ►

Facing page: Boats moored in Les Marines de Cogolin
This page top: Colourful St-Tropez made a lasting impression on Ben
Above: Ben and Victoria on their wedding day



Above left: The Chatfields' apartment is just a stone's throw from St-Tropez **Above right:** The working marina has a friendly atmosphere and a sense of community

Ultra marine

The decision was simple with one property a dream and the other far from it. Les Marines de Cogolin is a unique residence just a stone's throw from St-Tropez which, due to it being a working marina, manages to combine a friendly atmosphere with a small community of locals and small businesses and cafés.

The split-level, two-bedroom apartment was everything we wanted with an enormous balcony and additional terrace at the rear, underground car parking, a large living room, two bathrooms and a roomy kitchen.

The difference between our dealings with the agent in the UK handling our Wimbledon sale and the one here in France was remarkable. The level of detail provided by the French agent was far beyond both his duty and anything we had been accustomed to before.

We were hand-held through the flood of French administration, something which, in 20 years, has not abated. We were greeted on arrival by three representatives, nine keys, four key passes, a bottle of rosé, a baguette and two bowls of fruit.

The apartment was clean and bright and the owner, noting our Wimbledon address, had even gone so far as to put up a couple of vintage tennis pictures on the wall in the spare room.

So here we are. The adventure begins. That rosé went down rather well. ■

Ben Chatfield is currently writing a blog: mediterraneanhomesickblues.wordpress.com

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Settling In**

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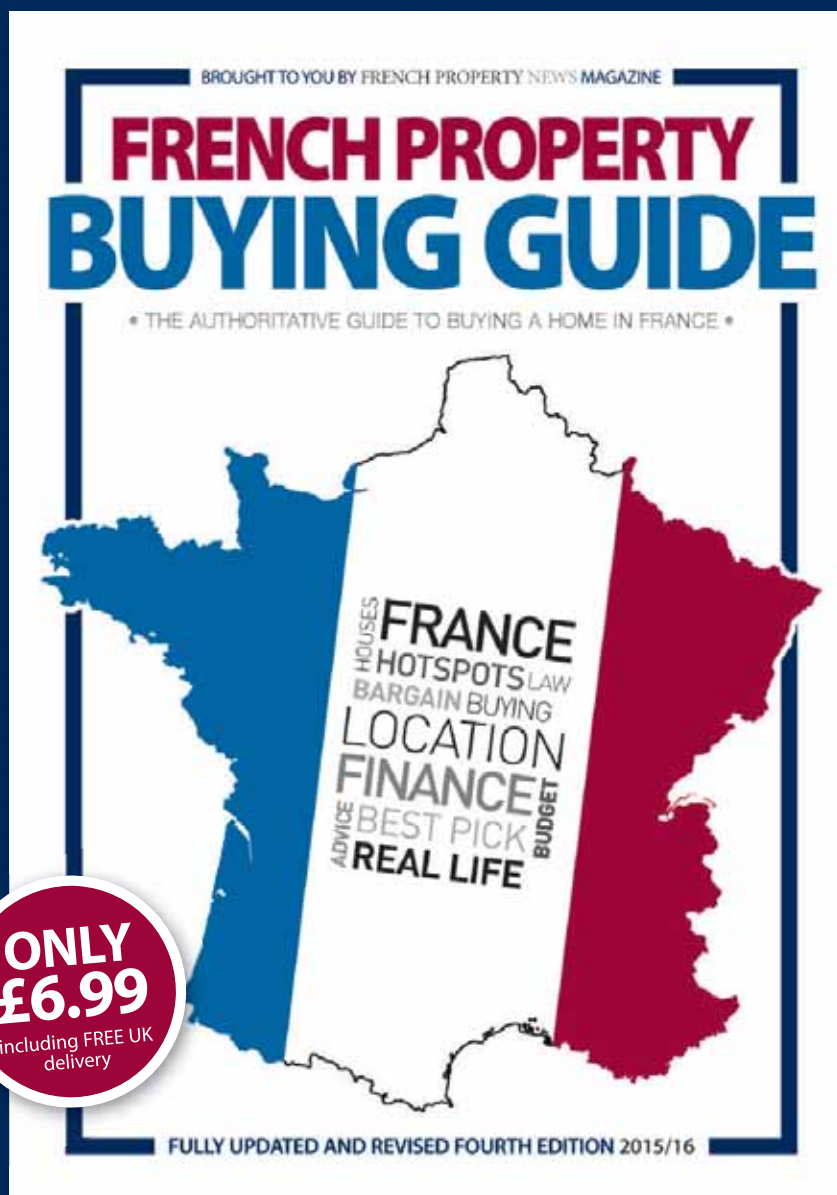
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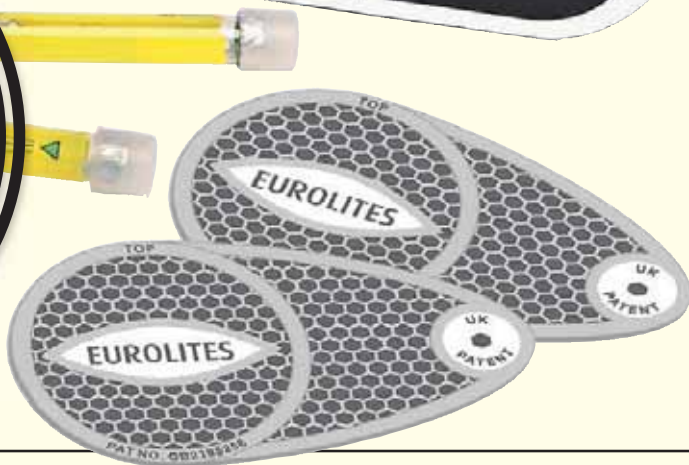
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Holiday lets with beautiful interiors always tend to attract bookings and delight guests.



Modern classic

La Cour is a typically French *maison de bourg* and – together with its adjoining cottage – lies at the edge of Carennac, one of France's *Plus Beaux Villages*.

The properties, which each sleep four guests, were built 60 years ago by the village *maire* and the family told Kathy and Paul Godfrey, the current owners, that it had been a very happy home to four generations.

This inspired the couple to recreate the cosy, welcoming home it had once been, with a nod to early 20th-century French country style.

If you want to achieve this look, then make sure that kitchens and bathrooms have a traditional feel by using natural materials, soft colours and lots of pictures and ornaments that evoke a French country feel.

Kathy chose soft furnishings in natural fabrics such as cotton and linen with sisal rugs on the floor. She used a palette of French provincial colours such as blues, creams, greys and warm earth tones.

Authentic French furniture can still be found in local *dépts-ventes* and *brocantes* and brown furniture can be transformed by painting it grey or white. Finish the effect by choosing practical decorative touches that are pretty but not too precious, so accidental damage is not a disaster.



La Cour is ID 103502

Style and substance

La Cressonnière, which sleeps up to eight guests, and the neighbouring Le Presbytère, which sleeps six, are located in a picturesque hamlet near Puy-L'Évêque.

Le Presbytère was originally the parsonage for the church in Loupiac and, although the date stone states 1832, some sections go back to medieval times. La Cressonnière also has a history as a watercress farm.

Current owners Barry and Paula Casement have created stylish, luxurious interiors that combine the unashamedly modern with period features. To emulate this approach, they retained, where possible, the original exposed beams, terracotta floors and open fireplaces.

They then chose sleek, bright kitchens and bathrooms with clean lines and opted for large, contemporary pieces of furniture that make a bold statement in the home's uncluttered spaces.

Keeping wall colours rich and warm with white for contrast creates a luxurious feel, and the couple's eye-catching period pieces emphasise the enticing mix of modern and traditional elements. ■

La Cressonnière is ID 153045

Glynis Shaw is joint MD of French Connections

holiday rentals and property sales online

Tel: 01580 819303

frenchconnections.co.uk



Glynis Shaw looks around two exquisitely designed homes in the Lot countryside



An Architect's diary

It's all in a week's work for France-based **Neil Vesma**



Monday

Charlotte, my practice manager, and I have a morning meeting on the coast near Bordeaux at Arcachon today, a resort so posh you get run out of town if your shoes aren't brand new and very expensive.

On the way back we stop for a light lunch of oysters and pâté further up the bay at Gujan-Mestras, which couldn't be more different if it tried.

The old tile-and-timber fishermen's huts on the quay are surrounded by random piles of oyster baskets and chalk-dipped tiles with no obvious purpose, small hoists rust gently by the sparkling water, cracked concrete slipways slumber in the morning sunshine.

A couple of the huts have been converted into seafood snack bars and we pass a pleasant hour before heading back to the motorway.

Tuesday

Back up to Walt Wilson's château today, where the refurbishment of the *chambres d'hôtes* is nearly finished. Pierre, my project manager, is busy checking the finishing details, so Walt and I take a wander round.

The rooms are spacious and light-filled, the bathrooms welcoming. It's been a challenging project with a tight programme and budget, and Walt and his family have stoically endured the majority of their home being gutted – but now they can see the finished result and Walt is definitely smiling.

He asks if it has turned out the way I expected, and I say it has, only better. It's true that I get a buzz out of seeing my

drawings converted into real spaces that people enjoy being in. It's a privilege too. I once had a client who said my job was looking into the future and then changing it for the better. On days like this, I like to think he has a point.

I once had a client who said my job was looking into the future and then changing it for the better. On days like this, I like to think he has a point

Facing page, top to bottom: The fishing village of Gujan-Mestras has an understated charm; piles of chalk-dipped tiles sit outside fishermen's huts on the quay; the village oysters are plentiful and delicious

This page, top to bottom: A private art exhibition with splendid buffet at Château Monbazillac attracts visitors in their droves; Jack and Serena's garden has now matured around their new home

Wednesday

The LeRoys' house in the woods is also approaching completion, but here the atmosphere is more tense. The inside of the house is due to be handed over in a fortnight and until 10am it had looked like we were on schedule, if only just.

Now, the programme is in tatters as the *carreleur* (tiler) has told us his supplier has lost the *carreaux*, the kitchen floor tiles, which were due to be laid today and grouted tomorrow so the *cuisiniste* could fit the kitchen next week.

"Ca veut dire quoi, ils les ont perdus?" I ask, suspecting the *carreleur* has simply forgotten to order them.

"Comment ça c'est possible de perdre des carreaux d'un mètre carré?" I am asking how is it possible to 'lose' tiles which are each a metre square, but the *carreleur* swears it's the case, shows me the order and says I can talk to his suppliers direct for confirmation.

This is getting us nowhere, so I ask when he can get some more. He replies it's not too bad, they will have to be couriered up from the manufacturers in Italy, but this can be done within a week.

"Problème!" pipes up the *cuisiniste*, "après la semaine prochaine je n'ai plus de disponibilité ce mois-ci." His diary is full this month, so if we're not ready for him next week we have a serious delay on our hands.

It's not an uncommon problem on building projects here, as they are undertaken by individual tradesmen rather than a general



contractor. Delays can just snowball. There is much scratching of heads and the immortal phrase is heard: "On va trouver une solution".

I hope it's the case, and I can tell from Monsieur LeRoy's look that he's expecting me to come up with something.

Thursday

Solutions are being *trouvé*, at least tentative ones. The *carreleur* can pick up the tiles from the main distribution point at Toulouse, saving a day or two. The *cuisiniste*, for his part, is looking to sub-contract fitting the kitchen to the excellent joiner on site or, failing that, paying his men overtime to work through the weekend and get the job done.

He says this will mean an extra cost to the client, but I email him to talk to me about it

first should this be necessary. I aim to convince (aka blackmail) him to absorb any extra cost as this will enable me to recommend him for some larger projects already in the pipeline.

In the evening I head up to Château Monbazillac near Bergerac, famous for its sweet wines, for the private view of a collective art exhibition.

As ever, things kick off late with speeches first (six of them this time) and then a splendid free buffet in the grounds of the château, with everybody tucking in and talking 19 to the dozen and entirely forgetting we're supposed to be here to look at art.

The setting sun lights up the vineyard and the stonework of the château, honey-coloured like its wines, and I can't resist taking arty shots with my phone.



Friday

One of my early projects after moving to Villeréal was Jack and Serena's new house, completed around three years ago, and Pierre and I have been invited up for an end-of-the-working-day drink, still being on the best of terms with them. I know my life may sound like a constant social whirl of visits to the seaside to consume oysters, private views in sun-kissed vineyards and drinks by the pool, but I do also do some work you know. Honest.

It's good to see the house in use with its garden maturing. Serena is a keen painter and runs classes (Charlotte goes and has shown an impressive talent for assemblages in white which even she wasn't expecting) so the house has paintings and sculptures on every available surface, even outdoors under the terrace.

My mobile rings. It's Monsieur LeRoy to tell me the *cuisiniste* has been able to reorganise his diary (phew!) so the kitchen can be fitted the week after the tiles arrive.

However, he also now has a problem with the drainage system: he's been on the internet and wants to know why the groundworker has installed a microstation rather than a *fosse toutes eaux*.

I spend 20 minutes pacing the garden, phone clamped to ear, gesticulating and talking in French about capital and running costs, frequency of emptying, life expectancy of filter beds, and the need for spare parts and maintenance contracts. Eventually he is sufficiently reassured, and I hang up and turn round to see everyone staring at me.

"One can have our weekend now?" asks Pierre. Yes. One can indeed have our weekend now. ■

Neil Vesma's architect's practice is in Villeréal near Bergerac
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Saint Saud Lacoussiere

This gorgeous 16th century stone cottage would be a perfect holiday home in the beautiful Perigord Vert. The cottage absolutely oozes charm and character thanks to the many period features, yet it has recently been reroofed, has quality double glazing.

119,000 €



Apartment Fréjus

Residential area 5 minutes from town. Super apartment on the ground floor, living room, semi-fitted kitchen, 3 bedrooms, bathroom, pantry, parking. quiet residence,, 10 minutes from the beaches. Garden without overlooking views.

320,000 €



Saint Caradec Tregomel

In a sweet hamlet in the countryside, charming stone house lovingly restored and with all conveniences. It comprises: lounge/living-room with fitted kitchen, office, WC, lounge. Mezzanine with fireplace, deux bedrooms. Veranda and laundry. Barn in wood.

215,000 €



Loudun, Vienne, Poitou-Charentes

Detached character property in a small hamlet near the market town of Loudun (dept 86). Exposed beams & stone work. Large living room with fireplace. Fitted Kitchen with wood burning stove. Mezzanine. 4 Bedrooms. 1.6 acres of land. 12 x 4m swimming pool.

254,000 €



Village House Fréjus

This Large village house of about 116 m2, prime location in the old center, consists of 3 floors and 3 bedrooms on the ground floor pantry. Fitted kitchen, a large living room with balcony, two large bedrooms with a bath room and wc, two large bedrooms, a bathroom with bath and toilet.

280,000 €



Loudun, Vienne, Poitou-Charentes

A surprisingly spacious VILLAGE HOUSE, that dates in part from the late 17th CENTURY, in large gardens. The property is in the village (dept 86) of LES TROIS MOUTIERS. Character features include an original 'tower' stone staircase leading to the convertible 2nd floor lofts, fireplaces and beams.

169,500 €



Charente-Maritime, Poitou-Charentes

Pretty stone townhouse in frontline coastal position with sea views. This 2/3 bedroom stone house, set in a pretty coastal village with shops and restaurants, is in a front line position with uninterrupted views and within walking distance of the beach.

192,500 €



Vienne, Poitou-Charentes

Pretty one bedroomed detached house with garden, tucked away down a quiet lane near market town, Vienne, Poitou-Charentes. Lovely little hideaway at the end of a small lane with fields behind but within walking distance of a pretty market town. Perfect 'lock up and leave'!

51,000 €



St Benoit Du Sault, Indre

This beautiful town house, is in the lovely medieval town of St Benoit du Sault where there are a good selection of shops and services. Private little area outside to be able to sit in the sun shine. It sits in an idyllic position in the heart of the old part of the town.

199,020 €

The KNOWLEDGE

THIS
MONTH

Knowledge is power and when it comes to buying a French property, it's important to understand as much as possible about the process

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Make a pact

Following recent changes to legislation in France and the UK, **Matthew Cameron** explains the legal implications of civil partnership relationships in France



When the editorial team at *French Property News* invited me to write an article on estate planning in civil partnership relationships, I initially thought that I may have some difficulty reaching the standard word count. That was perhaps a little naive: there is much to consider.

Most readers will appreciate what a civil partnership is, although for the avoidance of doubt we shall consider this point. A French *Pacte Civil de Solidarité* (PACS) is a co-habitation agreement that has been in existence since 1999, effectively as an alternative to marriage.

A couple living together (providing they were not already married to each other or anyone else, in a PACS or related) could complete a PACS. The couple could either be a heterosexual or same-sex couple. A British Civil Partnerships Act Agreement (CPA) came into existence in 2005, on a similar premise save that it was only available for same-sex couples (the rationale being that a heterosexual couple could marry).

There has been some movement in the position since the institution of these two arrangements. Both the UK and France do now recognise in the eyes of the law that a same-sex couple can marry.

Inheritance considerations

We shall therefore look at some of the main points affecting these different scenarios. We shall need to bear in mind the current regime of inheritance rules in France, which leaves a fixed interest to a person's children on death.

Presuming a deceased person did not prepare a will, in the absence of children, a surviving spouse has a right to take a deceased's estate in France absolutely. Where the deceased had children, a surviving spouse has an entitlement to a part interest in the deceased's estate. The level of that interest depends upon whether the children were their children together, or the deceased's children from a previous relationship.

So we see that a surviving spouse would take an interest in the deceased person's French assets. That, though, is not the case for a couple who have completed a CPA or a PACS. Such agreements do not confer upon the parties any succession rights between them.

The difference, then, between a married couple and a couple that had completed some form of civil partnership agreement, is that the married couple could count on at least a minimum interest passing to the survivor (although had the deceased written a will, he or she could have expressly deprived the

survivor of a specific right of inheritance).

One point of note that is the same whether a couple had married or were in a civil partnership is in relation to inheritance tax: there is an exemption to French inheritance tax to a surviving spouse or civil partner, and this is indeed the case in the UK as well.

This was not always the case though. When the Civil Partnerships Act 2005 first came into force in the UK, a British CPA was not initially recognised in France as being the equivalent of a PACS, and therefore a couple who had completed a British CPA would still have been treated in France as 'strangers in blood', and as such any legacies passing between them on death would have been taxed at 60%.

Thankfully, this anomaly was soon rectified.

Recent legislative changes either side of the Channel have enabled same-sex marriage. It now follows, therefore, that a same-sex couple will be treated exactly the same, legally, as a heterosexual couple. Perhaps there will be less call in the future for civil partnerships in general as a result.

Estate planning

Nevertheless, it is always going to be important to bear in mind that for those couples who remain subject to a CPA or a PACS, careful

consideration is required for estate planning matters. If the couple want to ensure that the survivor of them would inherit the whole of the property absolutely, then they will have a number of options.

They could simply prepare French wills to this end, and under the current regime that would require that neither of them has any children. If there are children, then those children would of course have a reserved interest in a portion of the estate. Inclusion of a *tontine* clause in the purchase deed would overcome this, although it is important to remember that a *tontine* clause cannot be inserted after completion of the purchase deed. There are other potential concerns with *tontine* ownership, and it is wise to consider the pros and cons of this method of ownership before deciding upon it as an option.

New legislation

It should also be possible for a British couple to select the law of their nationality to apply to their French estate, in accordance with the terms of the EU regulation on succession coming into force on 17 August 2015.

There will, though, inevitably be a number of concerns with this – one being that it is likely to be several years before we have any definitive answer on the workings of the regulations, and another being that if the

British couple are Scottish, then Scottish inheritance rules will apply, and these invoke their own reserved interests. The new regime may not necessarily offer all of the opportunities that some seem to believe.

I mentioned above that a same-sex couple is able to marry now, and that marriage would be fully recognised in either jurisdiction. Indeed the definition of marriage in the French civil code now includes a confirmation that marriage can be contracted by two people of different sex or of the same sex.

This means that a same-sex couple could now select a French matrimonial regime, allowing their French assets to pass absolutely to the survivor. It has long been possible for a heterosexual married couple to change their matrimonial regime, often to adopt a universal community of assets regime (*communauté universelle de biens*).

Provided that this is drafted suitably, and provided there are no children from different

relationships, the change of regime has been a good estate planning tool for married couples in the past. It can now be useful for same-sex married couples too.

What is clear, though, is that civil partners and married couples should not only bear in mind the situation between them, but also how their assets would pass at the time of the second death. While there may be any number of different ways to ensure that the survivor would inherit all of the French estate, and without any adverse inheritance tax consequences, the situation on second death may not be as suitable.

If the first to die had children but left the French estate to the survivor, with that survivor aiming to leave everything to his or her stepchildren, then French inheritance tax at 60% is a real risk. ■

Matthew Cameron is a partner at Ashton KCJ
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Recent legislative changes either side of the Channel have enabled same-sex marriage and it now follows that a same-sex couple will be treated the same legally as a heterosexual couple

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€333 900



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Ref: 9205

€449 000



Competitively priced, Dordogne

An attractive modern house with swimming pool in over an acre. Masses of storage space and a huge basement area. Situated in a hamlet and convenient for Bergerac and Périgueux.

Ref: 11435

€212 000



Holidays in the sun! Lot et Garonne

Nicely renovated house in a lively small town. In very good condition and beautifully decorated with three bedrooms. Ideal for holidays or permanent residence.

Ref: 11899

€169 000



Mountain views, Pyrenees Atlantiques

Stone character 4 bedroom property with quarter of an acre garden and views of the Pyrenees.

Ref: 11837

€254 400



Wow! Charente Maritime

A stunning 6 bed manor house with 5 bathrooms, 2 bedroom guest quarters and swimming pool. Private driveway, full central heating. Just 2km to the town, easy access to the TGV and airport at La Rochelle.

Ref: 12138

€795 000



Cottage industry

Thinking of running a holiday let in France? **Alex Romaine** explains the tax implications of this type of venture and shares how you can best prepare for the current legislations

There is often confusion and misinformation about the taxation requirements for individuals who rent out their French properties. However, it's vital that current property owners, and those considering letting their property for the first time, familiarise themselves with the most up-to-date rules and regulations.

For those who rented their French property out for the first time in 2014, the deadline for their French tax return was moved forward to 5 May for clients under the *régime simplifié* and 19 May for those under the *régime micro-entreprise*.

UK residents renting out their French property should be aware that any letting income generated by the property is always taxable in France, regardless of where the money is paid or received. This applies whether the property is owned by an individual, a partnership or a *Société de Personnes* resident in France or the UK, under the rules of the current double-tax treaty.

Secondly, if the owner is resident in the UK at the time, the income will also always be taxable in the UK. It is therefore a legal requirement that tax returns are made in both France and the UK, regardless of whether there is a profit or a loss.

The French tax year runs from 1 January to 31 December, with any profits for non-French residents taxed at a flat rate of 20%. French lettings activity must be registered at the local tax office, with additional tax forms needing

to be sent to the non-resident tax office.

If your holiday let is fully furnished, there are two income assessment methods to consider, both of which fall under the *Bénéfices Industriels et Commerciaux* (BIC). The income from your holiday let is treated as commercial income for calculation purposes. It is important to check the deadlines for submitting accounts under both methods as these do vary annually.

UK residents renting out their French property should be aware that any letting income generated by the property is always taxable in France

Régime micro-entreprise

Many individuals who rent out their French properties opt for the *régime micro-entreprise*, whereby tax at 20% will be applied to 50% of income. In certain limited circumstances, this 50% figure may be reduced to 29% (so tax is paid on 29% of rental income received rather than 50%).

An example of the calculation is as follows: €10,000 income @ 50% @ 20% = €1,000 income tax to be paid.

The obvious disadvantage with this route is that no matter what the actual running costs of the property are, the individual will be liable for tax. As such, if your running costs are in excess of 50% of the gross income, it becomes more advantageous to look at the second income assessment option, which is the *régime simplifié*.

Régime simplifié

This *régime* requires simplified accounts to be drawn up and presented each year, with tax being assessed against actual income and expenditure incurred.

Losses arising from excess expenditure can be carried forward for a maximum of 10 years, while losses resulting from depreciation can be set against future profits indefinitely. As a result, an altogether more tax-efficient approach can be maintained.

Although this *régime* requires more bookkeeping – retaining invoices, a detailed breakdown and itemisation of expenditure and income, plus bank reconciliations requiring separate bank accounts to run exclusively for business activity – the work does offer the chance to ensure that the minimum tax is paid in France and the UK.

When you consider the fact that simplified records need to be kept in order to complete the UK self-assessment returns, the extra work involved really is worthwhile.

An example of how this method of accounting can be more beneficial for an



Left to right: Two-bedroom Le Petit Castelet is situated 50m from the main square in Domme, Dordogne; this single-storey villa in St-Raphaël, Var has three bedrooms; this four-bedroom holiday home near Verteillac, Dordogne has been recently restored; the jacuzzi terrace at the villa in St-Raphaël makes the most of the breathtaking sea view

individual is as follows:

Gross income:	€10,000
Trading costs:	€5,000
Mortgage interest:	€6,000
Depreciation:	€4,000
Total costs	€15,000
Loss created	(€5,000)

The total income tax payable in France is zero, with €5,000 of losses to be carried into the next year. For a French resident, the income tax rate depends on several factors, including the number of people in your household and the amount and nature of other income. However, the taxable profits from the rental activity are arrived at in the same manner as described above, with both *micro-entreprise* and *simplifié régimes* available.

A reputable letting agent should be able to guide you in these matters, whether you are based in the UK or France – and, of course, if in doubt it is always safest to seek professional advice specific to your requirements. ■

Alex Romaine is a paraplanner at Charles Hamer Financial Services. Charles Hamer provides financial services expertise to cottages4u property owners
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charleshamer.co.uk
cottages4you.co.uk

Frequent questions

Each year we receive hundreds of enquiries from people looking to start renting their French property or from those who are already receiving rent. Here are three of the most common:

Do I need to declare the rental income I receive from my French property, even if it's in pounds and received in the UK?

Yes. Any income received from the rental of a French property needs to be declared in France whether received in pounds or euros.

I have been told that if I declare the French income in the UK, I do not have to separately declare it in France under the double-tax treaty. Is this correct?

No. Any letting income generated by the French property owned by a resident in France or the UK, no matter where it is paid or received, is always, first and foremost, taxable in France. If the owner is resident in the UK at the time, the income will also always be taxable in the UK.

Do I need to declare the income even if my property is running at a loss?

Yes. Any income received from the rental of a French property needs to be declared in France, regardless of whether the lettings activity is returning a profit or a loss.



Gain an advantage



Money matters can be tricky when you live with one foot on either side of the Channel, so let **Rupert Holderness** guide you through the muddy waters of capital gains tax

Are you looking to buy a property in France? Or do you already own one? Either way you need to know what sort of tax to expect if and when you come to sell the property.

If you sell a French property, you will be liable to French capital gains tax whether you are resident there or not.

If you are resident, then you will also have to pay the tax on any property you sell, whether it is in France, the UK or elsewhere. You will pay on the full gain, even if you bought the property a long time before you moved to France.

The good news is that your principal residence is exempt from tax. You benefit from this exemption provided the property is your habitual and actual residence at the time of sale. This is not time-apportioned, so even if you owned a property for many years without living in it, it will still be fully exempt from tax if it is your habitual home at the time you sell it.

On the other hand, if you leave a property without having sold it you could lose relief completely, even if you had previously lived in

it for many years. However, the exemption can apply for up to 12 months after you move out, as long as the property has been constantly on the market and not rented out.

In most cases, this exemption also applies if the property is held in an SCI (*Société Civile Immobilière*), which is a French property holding company. This applies whether the property itself is sold, or the shares of the SCI.

Gains on property are taxed at a fixed rate of 19%. There are currently surtaxes, which can push the tax rate up to 25%, as follows:

Gain	Surtax rate	Total tax
Up to €50,000	0%	19%
€50,000 - €100,000	2%	21%
€100,001 - €150,000	3%	22%
€150,001 - €200,000	4%	23%
€200,001 - €250,000	5%	24%
Above €250,000	6%	25%

Social charges are also levied on top of the capital gains tax at a rate of 15.5%. This makes a total top tax rate of 40.5%.

Taper relief

If you are selling a property that is not your main home, there is a taper relief system that will lower the amount of taxable gain, depending on how long you have owned the property. The systems are different for income tax and social charges.

For capital gains tax, from the 6th year of ownership to the 21st year, the taxable gain is reduced by 6% each year. For the 22nd year it is reduced by 4%. This means that once you have owned a property for 22 years, there is no capital gains tax to pay.

For social charges, from the 6th year of ownership to the 21st year, the gain is reduced by 1.65% each year. For the 22nd year it is reduced by 4%. For the 22nd year it is 1.6%. Then for years 23 to 30 the reduction is 9% each year. Therefore, no social charges are due if you have owned a property for 30 years.

France also provides an age-related exemption, depending on your income and wealth. If you are in receipt of a state pension or hold an invalidity card, you do not pay capital gains tax on the sale of real estate if:

- 1) You do not have a liability to wealth tax in the tax year preceding the year before sale
- 2) Your taxable income in that tax year was below a certain level. For 2015 gains, the 2014 income limit is €10,633 for the first part of the household, and €2,839 for each additional part.

Gains can also be exempt if you use the proceeds to invest in acquiring a main home. So if you own a property that you do not live in, sell it and use the profits to buy or construct a home, and you have not owned a main home for the preceding four years, you do not have to pay capital gains tax.

Furthermore, if you have development land to sell this year, there is an exceptional allowance of 30% for gains on land sold before 31 December 2015.

Property in the UK

Prior to April 2015, non-UK residents did not have to pay tax on the sale of UK property, provided the gain was made in a complete year of non-residence in the UK and they remained non-resident for five complete and consecutive tax years.

This has now changed, and if you sell UK residential property while resident in France (or in any other country), you are liable to

capital gains tax in the UK under the same rules applied to UK residents. However, it is only the gain since 6 April 2015 that is taxed.

The gain is also fully taxable in France, though under the UK/France double-taxation treaty you do not have to pay tax twice. You receive a credit in France for any UK tax paid on disposal.

The good news is that your principal residence is free from tax, provided it is your habitual and actual residence at the time of your death, even if you've only been living there for a short while

French residents also pay the 15.5% social charges on gains arising on UK real estate. In this case, there is no UK equivalent to get a credit for.

Non-residents

Non-residents owning French property are fully liable for French tax on the property sale. From 2012, they became liable to social charges as well, but this has been overturned by the European Court of Justice. In February 2015, the court ruled that charging French residents working outside France, and non-residents with French-source unearned income (this includes capital gains) social charges was discriminatory. Therefore if, for example, you are a UK national living in Britain, you should not have to pay social charges on any gains made when you sell French real estate.

As always with French tax, it can be more complicated than it first appears, so you do need to seek professional advice to establish exactly what your tax liabilities are and what tax planning opportunities are available. This also applies to selling a UK property as part of your move to France. If you have not moved yet, seek advice before you sell in the UK and buy in France. ■

*Rupert Holderness is general manager of Blevins Franks France, international tax and wealth management advisers
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Antisocial behaviour

Sean O'Connor takes a closer look at the controversy surrounding social contributions and asks whether the French government will give way

Since shortly after François Hollande came into power, that is to say since 2012, British vendors of French holiday homes have been hit, on top of French capital gains tax, with French social charges totalling 15.5%. Among other matters, the contributions include helping old people to move around in wheelchairs and on scooters (0.3%) and helping the state to pay the minimum wage (1.1%).

In its judgment in the Gérard de Ruyter case delivered on 26 February of this year, the Court of Justice of the European Union at Luxembourg ruled that the imposition of the French social charges on the said British vendors, resident in the UK, is contrary to European Union law. So far, however, the French government has not implemented the judgment of the European Court. When is it going to do so? Now read on.

In order to understand this whole scene one has to go back to European Regulation No 1408/71 of 14 June 1971 on the application of social security schemes to employed persons and their families moving within the Community (now called the Union). Article 4 says that the regulation applies to sickness and maternity benefits, invalidity benefits, old age benefits i.e. pensions, survivors' benefits, benefits in respect of accidents at work and occupational diseases, death grants, unemployment benefits and family benefits.

Single member state

The general scheme and purpose of Regulation 1408 is that a worker can move from country to country within the European Union on the basis that the contributions that he pays in each country get totted up such that they are taken into account when he makes a claim in the country where he is living at the time of the claim.

Crucially, and most important, Article 13 of the regulation lays down the general principle

that "persons to whom this regulation applies shall be subject to the legislation of a single member state only". So if you work in France, you can only be subject to French social contributions. Then when you move on to Italy, you can only be subject to Italian social contributions. And so on.

Gérard de Ruyter, a Netherlands national resident in France, declared in France his income from Netherlands sources. That included income from investment capital, in French, called *revenus de patrimoine*. The French tax administration imposed the social contributions on de Ruyter, who contested this in France. The matter came up before the topmost administrative court in France, the Council of State (Conseil d'État).

If you paid the social contributions in 2014, you have until the end of 2015 to lodge a claim for repayment

That court noted that income from investment capital is not the same thing as employment income. Therefore, the said French court submitted the following question to the European court: Do tax levies on income from assets have, by virtue of the mere fact

that they contribute to the financing of compulsory French social security schemes, a direct and relevant link with some of the branches of Social Security listed in Article 4 of Regulation 1408/71?

To simplify, the question was whether income from an investment was to be treated in the same way as income from employment or from a self-employed business activity.

The European Union held that the answer to the question is yes because "it is not in dispute that the proceeds of those levies are allocated specifically and directly to the financing of certain branches of social security in France".

Hence the court ruled that "those levies therefore have a direct and sufficiently relevant link with the legislation governing the branches of social security listed in Article 4 of Regulation No 1408/71 irrespective of the absence of a link between the income from assets of taxable persons and the pursuit of a

professional activity by them".

One is therefore led to the conclusion that France must stop hitting British nationals resident in the UK and subject to UK social security contributions, with French social contributions upon selling a French property.

Is a resolution in sight?

But wait a minute. Is a capital gain, in French called *revenus d'investissement* the same thing as income from a capital asset, in French called *revenus de patrimoine*?

It seems that the French government is pondering the notion that the answer to this question might be in the negative. Aha, they contemplate saying, the European court has only hit income from an investment, not capital gains.

There can be no certainty yet that the French government will cave in without another judgment of the European court on this precise point. The European Commission may itself bring the necessary action against France.

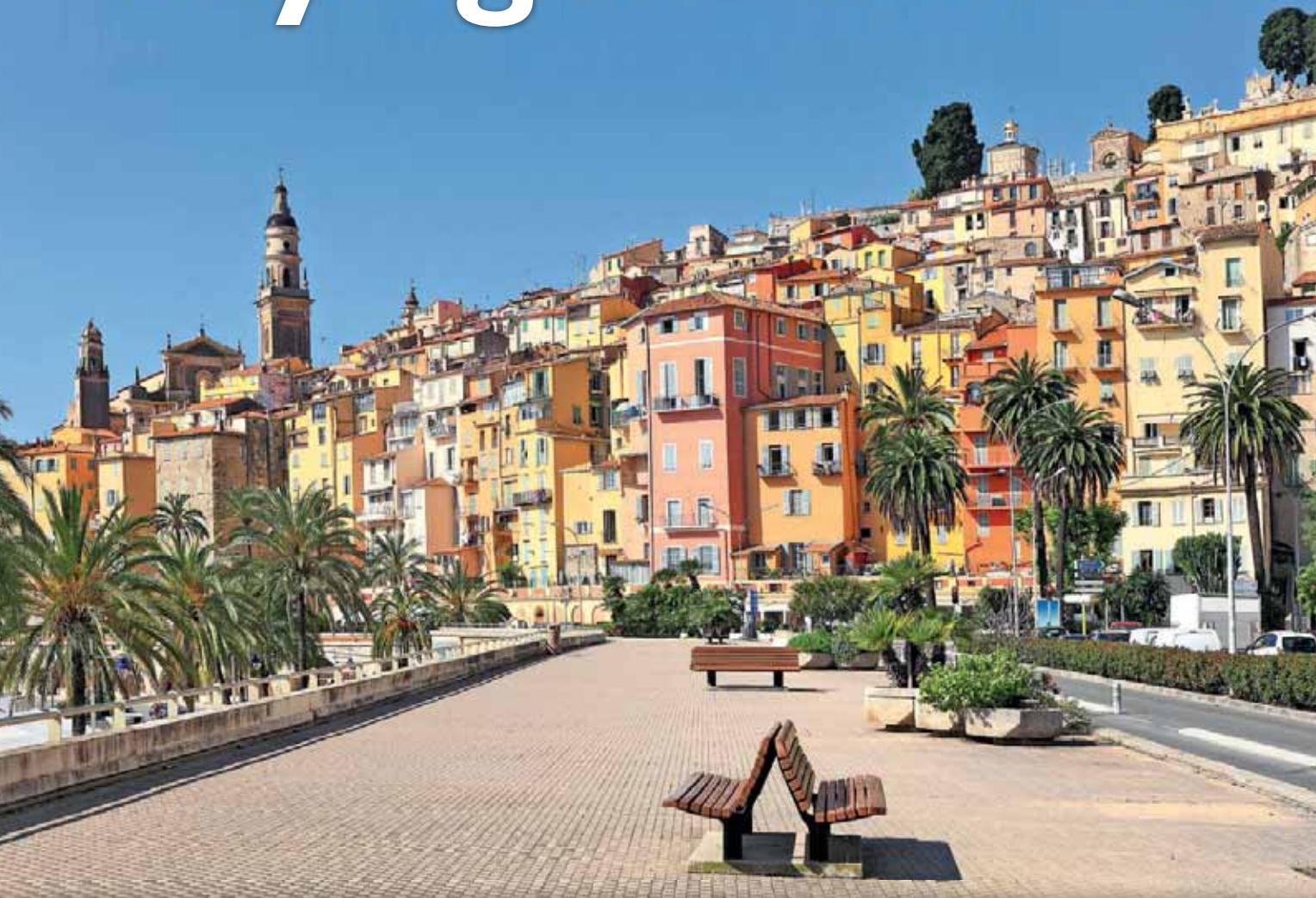
So there can be no telling, for the moment, when this whole social contributions repayment issue is going to be resolved. Probably by the end of this year if the French government accepts the de Ruyter judgment. Not for another year or two if they decide to wait for another European judgment.

Even so, you should note that if you paid the social contributions in 2014, you have, under French law as most safely interpreted, until the end of this year 2015 to lodge a claim for repayment, even if the French tax administration takes longer than that to make up its mind. This point is most important. Be wary and make sure that your application for repayment is lodged in time.

I had better add that if you paid in 2013 you can still have a go because under French law as unsafely interpreted, the deadline might be two calendar years, not one calendar year, from the year of payment. ■

Sean O'Connor is a bilingual solicitor
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seanoconnor.co.uk

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ASK THE EXPERTS

Need advice? Put your problems to our panel

Building blocks in Brittany

I have recently bought a small property in Brittany which requires complete renovation, and while it needs modernisation I'm very keen to preserve as much of its original character as possible. How would I achieve this?

David King

Matthew Chalk of MC Renovation (mc-renovation.com) replies:

There are many ways to modernise your house in Brittany without losing its character, and these are just a few examples to help you get started. Traditionally, Breton houses are quite dark inside so start by thinking about light sources, either from new window and door openings, or additional electrical lighting placed in key positions to pick out features, such as a single granite stone set in a lime-rendered wall.

When it comes to the floor you have a number of choices, from the more traditional terracotta tomette tiles to oak flooring. Whichever one you choose, if pre-planned it can accommodate modern underfloor heating if desired and look both traditional and contemporary. Even an ultra-modern style of tile can look great against the contrast of ancient



walls, as can laminate flooring, but this does depend greatly on the skill of the artisan doing the work.

The ceilings in many Breton houses often

Make the most of stone walls and exposed beams

feature period beams. Insulating and plasterboarding between them can bring out more of the character of the beams and also give you additional insulation. A laser should be used to ensure a perfectly level ceiling when plasterboarding between the beams, and even if the beams vary in depth the overall finish will look superb. If you intend to vault the ceilings it is wise to follow the RT2012 regulations for insulation. Sometimes less is more, and exposing the A-frames and not the purlins will inevitably give you more insulation and comfort without losing any of the character of the building. You could also consider painting the beams to lighten a room.

The walls are normally constructed from stone and can be pointed in different traditional styles, or rendered to a gentle sponge finish with lime and sand. That is not to say that you can't insulate and plasterboard the walls – you could draw attention to a fireplace or window by returning the plasterboard just short of the feature, for example, and really frame it to great effect. Plasterboarding also allows you to create niches and add discreet hidden lighting. The only thing limiting you is your imagination. Having just one feature pointed wall can have a huge impact and look superb against the contrast of a contemporary plastered stud wall.

If at all possible, try to retain and enhance the key features in the building, such as fireplaces, staircases or stone door surrounds. You should also check what you can remove and what you cannot with the local *mairie* before undertaking the work.

Inheritance and disinheritance

My partner and I intend to marry soon and buy a property in France. We understand something of the French law that enables children to have a claim to part of the parent's estate.

Due to actions of my 27-year-old son I have disinherited him from my will, and at this stage I would wish all of my estate (after my wife's time, subject to whoever dies first) to go to my 22-year-old daughter, respecting my partner/wife's wishes as well.

We understand that the *notaire* can make provision for such circumstances at the time of purchase of a property. Have we understood this correctly?

Name supplied

Sarah Bogard of Furley Page Solicitors (furleypage.co.uk) replies:

Currently French law dictates the distribution on death of property interests situated in France, no matter where you live. The general concept of French law is that you cannot disinherit your children, although some property ownership structures can bypass children or delay their inheritance.

Having said this, a new EU regulation will apply to estates from 17 August 2015, and the default position will be that the succession and estate administration laws of the country of a deceased's last habitual residence will apply to the worldwide estate.

A testator will have the option to declare

that he wants the internal laws of his country of nationality to apply instead. You may know that English law gives you testamentary freedom to choose the beneficiaries of your estate on death. There are still some uncertainties in the interpretation of this new regulation where there is a connection with the UK, because the UK has opted out of it.

Residency

How – or if – the regulation applies will depend to some extent upon where you are resident. If you live in the UK and you are of British nationality, then you should be able to avoid the fixed inheritance rights of children under French law, thereby disinheriting your son. It is



GET IN TOUCH!

Ask your questions about French property or life in France...

Email: vicky.leigh@archant.co.uk or write to: Vicky Leigh, FPN, Cumberland House, Oriol Road, Cheltenham GL50 1BB. Alternatively, you can post your question on our Facebook page



Have we missed our moment?

My wife and I are looking to transfer our savings to France from our UK bank account. We noticed that the GBP/EUR exchange rate hit a seven-year high in March but later fell from these levels. Have we missed out on the best exchange rate of the year?

Peter Gibbons

Laura Parsons of TorFX (torfx.com) replies:

If you've been monitoring the pound sterling to euro (GBP/EUR) exchange rate you will have noticed that the pairing has experienced considerable volatility this year.

The GBP/EUR exchange rate closed out 2014 trading in the region of 1.2876, but surged to a seven-year high of 1.4158 back in March due to a number of factors. The Swiss National Bank's (SNB) scrapping of its cap with the euro undermined demand for the common currency in January and the euro fell further still after the European Central Bank (ECB) introduced quantitative easing (QE) in March.

Although global deflation and political uncertainty drove the GBP/EUR pairing lower in the run up to the UK General Election, the

surprise outright win for the Conservative party, a pickup in key commodity prices and the prospect of a Greek exit from the eurozone pushed the pound back to the 1.41 level in May. In the months ahead sterling's bullish run could continue if UK ecostats print positively and keep the Bank of England (BoE) on track to increase interest rates in the first half of 2016.

If you've got a large currency transfer coming up and are concerned about missing out on a favourable GBP/EUR exchange rate, you may want to get in touch with a currency broker to talk you through your options

UK borrowing costs have been at record lows for more than five years, but the extent of the UK's economic recovery and erosion of slack in areas like the labour market have prompted many industry experts to bet that the BoE can't hold off hiking rates for much longer.

Higher borrowing costs, or even the prospect of interest rates being raised, would keep the pound supported. That being said, the euro could recoup losses if the ECB's QE scheme drives the eurozone's own recovery forward.

If you've got a large currency transfer coming up and are concerned about missing out on a favourable GBP/EUR exchange rate, you may want to get in touch with a currency broker to talk through your options. As recent developments have shown, the currency market is highly volatile and keeping track of trends can be time-consuming. Some brokers will eliminate this hassle by monitoring the market for you and keeping you abreast of the latest movements with regular updates.

They may also offer you the option of fixing a favourable exchange rate for up to two years in advance of a trade, so you can secure a rate when the market's at a high point and safeguard your funds from any negative shifts.

An added bonus of using a currency broker to manage your transfer, rather than a bank, is that you could secure an exchange rate up to 3% stronger and avoid paying transfer fees and commission costs, which could potentially save you thousands.

When picking a broker, look for one that is authorised by the Financial Conduct Authority and operates segregated client accounts to ensure fund security.

important to note that the regulation makes no change to inheritance tax.

You are likely to want to avoid a direct transfer of assets from your partner/wife to your own child as this would attract a rate of 60% on almost all of her inheritance. You also want to be very careful about including French assets in a trust structure as this may have a detrimental tax impact in France.

If you are to be habitually resident in France you will need advice on your specific circumstances to ascertain the extent to which French law may apply to your estate and prevent you from disinheriting your son. One way to exclude your son's inheritance rights might be to buy the property *en tantine* between you and your partner. When one of

you dies the survivor becomes the sole owner of the property, and therefore your children would not inherit.

However, if your partner/wife then leaves the property to your daughter, the inheritance tax rate of 60% will apply. Also, this may not help if your wife dies before you.

Another option is to make use of the *usufruit* structure, to give the survivor of you and your wife the right to continue using the property following the survivor's death, but with it ultimately being for the benefit of the next generation.

Again, thought must be given to the inheritance tax consequences, and whether there could be any conflict between your wife and your family that would cause problems, as

this structure creates joint ownership with the child/children.

I would mention that under English law, marriage automatically revokes a will unless you have made the will declaring that it is in contemplation of your marriage. If you do nothing you may find that you are intestate after you marry, and the application of intestacy laws may not accord with your intentions for the distribution of your estate.

The key points here are the importance of getting detailed advice on the property ownership options for you both and also the application of inheritance tax and succession laws – your residence status and your nationality will have an impact on the succession advice you get.

FRANCE PROPERTY SHOP

This month's visit to our market-leading French property website

Save or spree in Dordogne

Save: €99,000

Ideal as a lock-up-and-leave holiday home, this one-bedroom wooden bungalow is just 42km from Bergerac



airport, making it easy to pop over for regular visits. This bijou property might be small but it's perfectly formed, with a garden covering 1,900m², a swimming pool and a shed also included in the asking price. The riverside market town of Le Bugue is 6km away.

Ref: 340840

Spree: €690,000

Located on the outskirts of Bergerac, this spacious stone-built property is set in over six acres of land and has been fully renovated, yet still



retains plenty of original character. The house has three bedrooms and the large window over the stairs offers lovely views of the surroundings. The attractive grounds include a stream, spring



and fishpond, and there are several shaded terrace areas too. A barn and other outbuildings are also part of the sale.

Ref: 335667

SPEND LESS THAN €100,000

On the market for €99,950, this detached house in Mayenne, Pays-de-la-Loire, has three bedrooms and a pretty garden, and is just a short walk from the village *boulangerie*. The market town of Gorron is also nearby, while the ferry port in St-Malo and the airport in Dinard are both 90 minutes away.

Ref: 335522



Spotlight on: Finistère

Properties here currently on France Property Shop

■ Up to €100,000	157%
■ €101,000 - €200,000	124%
■ €201,000 - €300,000	38%
■ €301,000 - €400,000	20%
■ €401,000 - €600,000	7%
■ €601,000 plus	14%

Occupying the western-most corner of France, Finistère translates literally as 'end of the earth' and is similar to the Cornish name for Land's End. The department is home to 1,200km of coast, which accounts for almost a quarter of the entire Brittany coastline, meaning there are plenty of beaches, rugged inlets and busy fishing ports to explore. There are plenty of lively towns to visit too, including Morlaix, Brest and Quimper.

Capital: Quimper

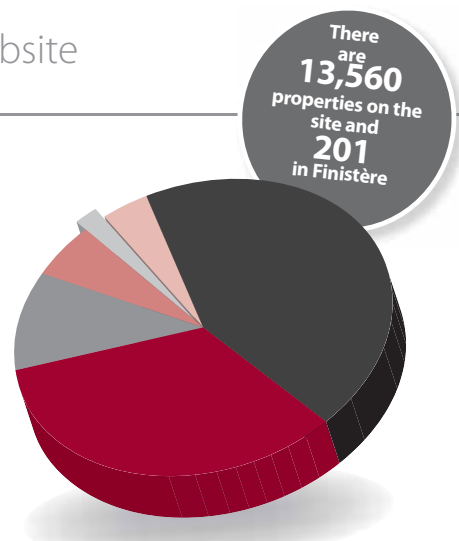
Quimper gets its name from the Breton word *kemper* meaning confluent, which refers to the junction of two rivers, the Steir and the Odet. Not only is the town the administrative capital of the Finistère department, it is also often regarded as the cultural heart of the Brittany region. The ancient capital of Cornouaille, Quimper has a distinctive Breton character which is celebrated every year during the *Festival de Cornouaille*.

Highlights

Named after a revered Irishman who settled there, medieval Locronan is designated as both a *petite cité de caractère* and a *Plus Beau Village*. Offshore islands such as Ouessant and Île de Batz can be accessed by ferry from the mainland and are well worth a visit, while the Parc d'Armorique extends across central Finistère and is home to colonies of grey seals, dolphins and numerous seabirds, making it the perfect place for nature lovers. The Crozon peninsula is the central feature of Finistère's jagged coastline and is one of the most scenic spots in the region.

Local specialities

With such an expanse of coastline on the doorstep this is definitely the place to indulge in delicious fresh seafood,



including langoustines, oysters and fish available in the markets and restaurants. Traditional Breton crêpes and their savoury equivalent *galettes*, made using buckwheat flour with all manner of fillings, are not to be missed either.

Fun fact

Finistère is where Breton survives most strongly as a spoken language.

Access

- By air: there are seasonal flights from London to Quimper and year-round flights from the UK to Brest
- By train: There are TGV stations in Brest, Morlaix, Quimper and Rospenden
- By sea: there are ferries to Roscoff from Plymouth, Cork and Rosslare

Climate

- Average annual temperature (Quimper): 8.4°C/15.3°C
- Average annual rainfall: 1,250.2mm
- Average annual sunshine hours: 1,683.8

Property prices

Brittany region – €148,300

Finistère department – €136,000

Finistère is the second cheapest Brittany department after Côtes-d'Armor and is divided into four sectors:

- Chateaulin – €95,000
- Morlaix – €110,000
- Quimper – €145,000
- Brest – €151,400

This three-bedroom cottage is just a five-minute walk from the beach and is for sale for €194,400
Ref: 340979



The great outdoors

We choose homes that make the very most of France's long summer days



My idea of the perfect outside space has to include a pool – what a luxury to be able to swim daily at home – and at this property in sunny Dordogne, you'd be able to do that for much of the year.



The pool is just one of its many attributes. Located a two-minute walk from the market square of a sought-after medieval *bastide* village, the six-bedroom home offers 180-degree countryside views, which you can enjoy from the large terraces and balconies to three of the floors. Landscaped gardens extend to 750m², and there's a further 1,200m² of woodland below.

For sale at €695,000, the property has been lovingly restored, providing spacious, light interiors throughout, with character features such as polished wood or terracotta floors, stone fireplaces and exposed stone walls, while the kitchen dining room offers modern appliances and polished granite work surfaces.

Ref: 327880

Karen Tait, Editor

When the sun is shining in a bright blue sky there's nothing nicer than having your own private outside space to enjoy the good weather in, and this pretty country house in Charente certainly has plenty of that.



Set in a plot of around 3,500m² there is a courtyard to the front, with garden to both sides of the drive. One side even has its own *pétanque* pitch, so I can just imagine getting into the spirit of one of France's favourite pastimes with a group of friends and a bottle of rosé or two. With wooded areas and a view of the neighbouring farmer's field, the rural setting makes this the perfect summertime retreat, and yet the market town of Châteauneuf-sur-Charente is within walking distance and has a range of amenities.

On the market for €399,000, the house is a converted barn (another box ticked for me) and still has scope for further extension. The open-plan living room has doors leading out to the garden, while the dining room has a double-height ceiling and is overlooked by the gallery landing on the first floor, where there are three large bedrooms.

Ref: 337010

Vicky Leigh, Deputy Editor



My jaw fell open when I saw this property – and it ticks the 'outside space' box in more ways than one. With a spectacular setting in the Haut-Languedoc regional park and on the market for €737,500, it comes with nine hectares of its own land including pasture, woodland and a little brook – attracting everything from butterflies to boar.



Leading out through multiple doors from the restored eight-bedroom *mas* is a wonderful paved terrace, with ample room for al fresco dining and entertaining, pretty outdoor lights and views that would keep me sitting out all day long. When the summer heat starts to sear I'd be the first person in the *bassin* pool just across the lawn, complete with old-fashioned iron water pump – and I'd just have to earmark the second-floor bedroom with balcony as my own, so I could contentedly survey swathes of green countryside over my morning coffee.

Ref: 341713

Rachel Johnston, Editorial Assistant

Grand schemes

With pension changes in April meaning you can now withdraw funds early, **David Anderson** runs through the options available to you via this useful case example

A 60-year-old married man with two children has a £600,000 house and £200,000 in a SIPP (self-invested personal pension).

He is still working and earns £35,000 per year. He is in good health but is considering his retirement options in view of the pension changes which took place on 5 April 2015 and are applicable to all persons over 55.

He will be entitled to a state pension of no less than £7,716.80 per year from his 65th birthday in 2020. His planning is based on him living to about 85 years old.

Below you will find the different options open to him. It should be noted that throughout each one I have not given any account to inflation, price rises or taxation.

Option
1

Traditional route

He could take a tax-free lump sum of 25% of the fund, which is £50,000, and an annuity based on the balance of £150,000.

Assuming he lives until he is 85, the £50,000 would amount to $£50,000/25 = £2,000$ per annum. The annuity he is likely to get is £7,000 per annum. This means he would have per annum a total of £16,716 (state pension + lump sum + annuity).

He continues to live in his house. Income will become a problem later on with inflation but he could move to a smaller house or release some equity later on.

Option
2

Traditional route plus UK buy-to-let

He could also sell his main residence and buy two properties each worth £300,000 and rent one and live in the other. This will provide him with an additional rental income of say £9,000 per annum. His total annual income would then be £25,716 per annum.

Option
3

Takes money out of the SIPP and puts it in the bank while still working

He could take the money out of the SIPP. As before, £50,000 is tax-free.

The balance of £150,000 will be taxed as his income and as he has a salary of £35,000 about £60,000 tax will be payable. This leaves him with £140,000 net which is £5,600 per annum over 25 years.

The money he has (assuming he lives to 85)

is accordingly £13,316 per annum (state pension + lump sum/25).

Option
4

Takes money out of the SIPP and puts it in the bank after leaving employment

Assuming he had stopped work in the tax year he takes the SIPP money, his tax liability will be about £50,000.

This means he is left with £150,000, which is £6,000 over 25 years. His total income, assuming he lives to 85, is £13,716. He continues to live in his house.

Reminder

Under the 'Freedom and Choice in Pensions' reform, which came into effect in April 2015, you will have greater choice about how and when you can take your benefits from certain types of pension arrangements. Under the new rules, you can take all the money in your pension pot as a one-off lump sum or as several lump sum payments.

For UK residents, 25% of each amount will be paid tax free and the balance will be subject to income tax at the marginal rate. French residents can take advantage of the new flexibility and providing that you are registered in the French income tax system, it is possible to claim exemption from UK tax under the double-tax treaty between the UK and France

Option
5

Takes money out of the SIPP and puts it in the bank plus buy-to-let

If he sells his house and buys two houses for £300,000 each, and then lives in one house and rents the other, he will increase his income by £9,600.

Option
6

Takes money out of the SIPP and moves to France

As in option four, but he uses the SIPP money to buy a house in France. At the current exchange rate of say €1.4/£1 he has €238,000 to spend. He sells the house in the UK and buys two smaller properties for £300,000 each. These each rent for £800 per month after all expenses, i.e. £19,200 per annum. His income now is £26,916 per annum (state pension + rental income).

He has the option at say 70 of selling one of the rental properties which gives him $£300,000/15 = £20,000$ per annum of extra money through until the age of 85. He then has annual money of £37,316.80 (state pension + £20,000 + rent from one property).

He could sell the other property later if needed, or keep it in case he needs to move back to the UK.

Option
7

Takes money out of the SIPP and buys leaseback

As in option four, but he uses the SIPP money to buy a leaseback in France for €210,000 ($£150,000 @ £1 = €1.4$) taking the maximum own use entitlement of say eight weeks, and stays UK resident. He sells his main home and buys a £300,000 house to live in and a £300,000 buy-to-let.

The leaseback should yield say £5,800 per annum and the buy-to-let £9,600. This means he has an income of £23,116 (state pension + UK rent + leaseback rent).

There is a need in this option to ensure the leaseback company is financially strong. ■

*David Anderson is a solicitor advocate and chartered tax adviser at Sykes Anderson Perry Limited
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saplaw.co.uk*

Summary

Option 1	£16,716	Simple; stay in house and benefit from future UK house price rises.
Option 2	£26,316	Simple; extra income but have to move to a smaller UK house. Could sell the buy-to-let property to release capital later on.
Option 3	£13,316	Expensive tax-wise; flexibility to use the money and stay in house
Option 4	£13,716	Expensive tax-wise; flexibility to use the money and stay in house
Option 5	£23,316	Expensive tax-wise; have to move to a smaller house
Option 6	£26,916	Expensive tax-wise; lifestyle change with exchange rate benefit. Keeps all options open including a return to the UK
Option 7	£23,116	Expensive tax-wise; no lifestyle change but two months of free holidays per year

JOIE *de* VIVRE

Enhance your life and home and experience the joy of French living

THIS
MONTH

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Rural riddles

The answers to all your pastoral problems from our countryside expert

#11 *Mirazur*, Menton
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06500 Menton
Tel: 0033 (0)4 92 41 86 86

#47 *Alain Ducasse au Plaza Athénée*
25, avenue Montaigne, 75008 Paris
Tel: 0033 (0)1 53 67 65 00

#21 *Le Châteaubriand*, Paris
129, avenue Parmentier, 75011 Paris
Tel: 0033 (0)1 43 57 45 95

#12 *L'Arpège*, Paris
84, rue de Varenne,
75007 Paris
Tel: 0033 (0)1 47 05 09 06

#36 *L'Astrance*, Paris
4, rue Beethoven,
75016 Paris
Tel: 0033 (0)1 40 50 84 40

Wine and dine

With five of the country's restaurants making it into the World's 50 Best for 2015, there's never been a better reason to dine out *en France*. Here are our delicious findings from trips to the Loire and Limousin



Restaurant L'Etape Gourmande, Villandry

If you're looking for countryside calm and a cuisine showcasing quality local ingredients in the Loire Valley, this restaurant should be top of your list. It forms part of La Giraudière, a working farm dating from the 17th century and set at the edge of Villandry, a mere kilometre from the eponymous château and gardens.

Owner of 35 years Béatrice de Montferrier greeted us in person and, as we sipped kir *apéritifs*, she explained that the restaurant came about by chance, after a passer-by asked if she could enjoy the goats' cheeses she had bought from Béatrice's roadside stall in the shade of the farm's mulberry trees. This sparked the idea to make full use of both the tranquil setting and the delicious produce and, together with her daughter Alexandra, Béatrice opened L'Etape Gourmande in 1990.

This ancient building has retained its character and has a delightfully rustic,

cottagey feel, with uneven stone walls and chintzy curtains. My starter of an egg poached at 63° was exquisite, paired with asparagus velouté and plenty of warm crusty bread for dipping. A fillet of pollock followed, served with chorizo and spelt and beautiful little confit vegetables.

As ever, choosing a dessert required much discussion with my companions but I eventually plumped for the *tarte tatin révisité*, a playful, topsy-turvy take on the classic French favourite which came with a scoop of gingerbread ice cream. The wine list was extensive, with most offerings from nearby Bourgueil, Chinon or Saumur – and justifiably so.

Rachel Johnston

L'Etape Gourmande
37510 Villandry
Tel: 00 33 (0)2 47 50 08 60
lestagegourmande.com

Restaurant La Treille Muscate, Uzerche

Located in the heart of the medieval town of Uzerche in Corrèze, Limousin, La Treille Muscate restaurant in the Hotel Joyet de Maubec is a real treat. Transformed from a tax office into a stylish and charming concern by French owners Daniel and Thierry, the building has a warm and welcoming atmosphere.

In the summer guests can enjoy their meal on the terrace with views of Uzerche and the River Vézère below, but, as the evening had a slight chill, we ate in the restaurant from where we could admire the interiors. An old tram has been given a new lease of life as a wine trolley and photos of the family who once owned this 16th-century building line the walls, contrasting with the minimalist decor.

We started our meal with a glass of champagne to celebrate the hotel's first anniversary and tucked into the basket of freshly baked bread as our hosts talked us through the set menu with all dishes made

using fresh local produce. To start, I opted for the local delicacy foie gras accompanied by toasted brioche and chutney while my companion chose crunchy asparagus with ham and salad. For the main course we both had rolled chicken, deliciously moist and served alongside creamy mashed potato and fresh vegetables.

Dessert was a difficult choice – chocolate or strawberry? We both opted for the latter, which turned out to be a finger of sponge topped with mascarpone and fresh strawberries and accompanied by rhubarb sorbet. Full to bursting, we settled down to a *petit café* only to find it was served with three mini cakes – but we managed to find a space for them!

Emma Rawle

Hôtel Joyet de Maubec, Place des Vignerons
19140 Uzerche
Tel: 00 33 (0)5 55 97 20 60
hotel-joyet-maubec.com/la-treille-muscate



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Large elm dresser in aged aquamarine, 226 x 190 x 52 cm
£1,235, sweetpeaandwillow.com



Pack of 20 floral 'heart and craft' pegs with aged finish
£5.99, dibor.co.uk



Decorative distressed birdcage, 92 x 63 cm
£275, alexanderandpearl.co.uk

Not too shabby

Our pick of distressed wood, pastel tones and faded florals provide plenty of antique chic



Double cotton voile quilt in pale sage with Tree of Life design
£110, lamaisonbleue.co.uk



Vintage floral cutlery tray in aged tin, 34 x 36 x 7 cm
£24.95, melodymaison.co.uk



Recycled elm and timber headboard for queen- or king-sized bed, 170cm wide
£495, frenchbedroomcompany.co.uk



'Coteaux de la Loire' wall clock
£12.99, distinctivelyfrench.com



Shabby turquoise salle de bain sign
£11.99, distinctivelyfrench.com



Top: 'Hérault' tripartite mirror, 100 x 104 cm, £210
Bottom: Distressed rouge 'Louise' mirror, 71 x 97 cm, £165.90
la-maison-chic.co.uk



'Versailles' gold console table with marble top, 80cm high
£672, frenchbedroomcompany.co.uk



Follow our interiors board: [Pinterest.com/frenchpropnews/interiors](https://www.pinterest.com/frenchpropnews/interiors)



REVIEWS

Two stories set in southern France and a stunning tome for your table

INTERIORS

Pierre Frey: Inspiring Interiors

Serge Gleizes and Philippe Garcia, £40, Abrams, ISBN 978-1617691591

"We are not decorators, and it is not for us to create the perfect setting – but to instinctively coordinate fabrics, wallpapers, carpeting and accessories to achieve harmonious interiors, explain equivalences, relationships between colours and materials that have meaning... ultimately, our work is a form of alchemy." – Patrick Frey

Anyone with an interest in interiors will be agog at the mention of Pierre Frey which, since 1935, has been designing and manufacturing some of the most coveted wallpaper and textiles in the world. With its head office at 47 rue des Petits-Champs in Paris, it remains a family enterprise guided by Patrick Frey and his sons and is a true ambassador of French taste.

Inspiring Interiors is a book to treasure, stuffed full of sumptuous fabrics, rugs and upholstery brought to life by fashion photographer Philippe Garcia. There are intimate shots peeping through silk curtains into luxurious drawing rooms, studio portraits showing a table scattered with snakes of ribbon, cotton reels and multicoloured offcuts, and close-ups of the exquisite detail of a new wallpaper design. But it's not all visual: this is a rich historical account of Pierre Frey's beginnings and growth, as well as a fascinating look behind the scenes at how the age-old traditions of weaving, embossing and embroidery are continued by the company's skilled artisans today – all in the words of journalist Serge Gleizes.

The book also includes some astounding figures. Did you know that 150 rolls of Pierre Frey wallpaper are printed every four minutes, or that 8,570 metres of yarn are required to weave a metre-long piece of its fabric? A beautiful addition to your coffee table – but one to be read rather than simply admired.

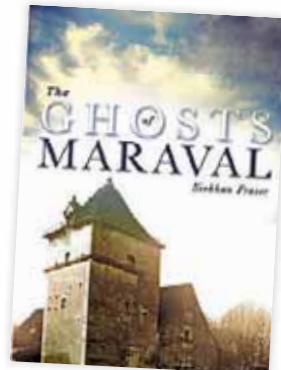


NOVEL

The Ghosts of Maraval

Siobhan Fraser, £12.99, Albury Books, ISBN 978-1910571323

"Sheila's mouth fell open as she looked at the vast decaying house that dominated the courtyard, three storeys and a high sharp Périgord roof, with a tower to one side peering over the valley and beyond. Wide stone steps, worn by the patina of ages, climbed to a balcony, its roof hanging at an angle over a wide oak door. The shutters were closed. Vines had run amok, their invasive tendrils hanging and twisting in every crack."



After losing his arm in a motorbike accident – as well as his flat, fiancée and place in the rugby team – Jack wanders into a property show and buys a derelict farmhouse in south-west France on an impulse. Maraval is a secret place with no water, electricity or phone signal, and the woods are full of spirits past, watching out for the future of the house. As the story unfolds, these spirits seemingly take over Jack's life at Maraval and, on the last day in July, an attempt to install running water brings unforeseen consequences to all.

This is a debut novel for Siobhan Fraser, an Irish-born artist now based in Oxford, who first started writing for her children and created illustrated, hand-bound books to read to them. She has lived in France on and off for over 40 years and has a palpable love of the country and its people, something that shines through in this story.

Fraser's imagination clearly knows no bounds; *The Ghosts of Maraval* has an enormous cast list of colourful characters to get your teeth into, and some wonderfully descriptive passages that pull you into the book and keep the pages keenly turning. Despite the cover it's more *Harry Potter* on holiday than spooky horror, weaving together personal tragedy with love, humour and mystery – and the writing is full of flair.

MEMOIR

Picnic in Provence

Elizabeth Bard, £8.99, Summersdale, ISBN 978-1-84953-700-1

"It's impossible to say exactly what moved us. Some heady combination of the history, the baby – not to mention those first strawberries. It took only a moment for the absurd to become the obvious. This is where we would live the next chapter of our lives."

Eating in France has a lot to answer for. A lunch in Paris changed American journalist and author Elizabeth Bard's life forever, and a picnic in Provence has changed it all over again. In her first novel *Lunch in Paris*, she shared the story of how she fell in love with a Frenchman and set up home in the world's most romantic city. They both thought that was where the story ended, but life, as is so often the case, had other ideas.

Now with a baby on the way, Bard and husband Gwendal take one final holiday *à deux* before two become three, to the Provence of the title of her latest book. Arriving in Céreste, an hour east of Avignon, for a 10-day stay, the couple have "no intentions beyond a few days of sun".

Of course as many will know, Provence has the ability to cast a pretty magical spell. By the end of a holiday full of exploring and picnicking, they've decided to swap Paris for the south of France. The move leads to a career change too, as they embark on a new adventure running an artisan ice cream shop.

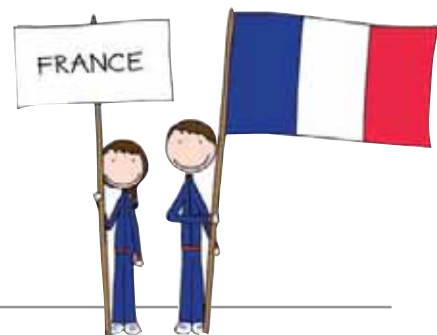
Replicating the format of *Lunch in Paris*, *Picnic in Provence* is interspersed with a mouth-watering selection of recipes, many of which include a handy tip at the end. Served up with wit, humour and a generous helping of ice cream, this thoroughly enjoyable book offers sunshine on a plate in more ways than one.

WIN!
We have 5 copies of *Picnic in Provence* to give away.
To be in with a chance of winning, visit completefrance.com/community-forum to enter the competition. The closing date for entries is 18 August 2015



FRENCH LESSONS

Put your French to the test and have fun with our puzzles



Common knowledge

Work out the word that links these groups together, plus their English translations

1. ~ glacée, ~ fouettée, ~ fraîche épaisse, ~ au beurre, ~ antirides

2. ~ à chapeau, ~ à cheveux, ~ de cravate, ~ de sûreté

3. ~ absorbant, ~ par avion, ~ d'emballage, ~ peint, ~ de soie

Wordsearch

Find the **departments** of these French towns and villages, all mentioned in this issue

La Souterraine (Limousin)

Bordeaux (Aquitaine)

La Roche-Bernard (Brittany)

Montpellier (Languedoc-Roussillon)

St-Tropez (PACA)

Beaumont-de-Lomagne (Midi-Pyrénées)

Sacy (Champagne-Ardenne)

Marseille (PACA)

C	M	J	V	N	W	E	A	Z	E	L	E	C	R
B	H	Y	A	U	R	L	G	S	J	N	D	O	H
O	J	K	R	E	T	S	U	B	R	H	X	I	T
U	I	B	S	P	H	E	R	A	U	L	T	P	Y
C	P	I	Q	D	B	A	M	L	C	D	P	R	B
H	M	Z	E	R	G	O	C	F	R	B	H	E	J
E	C	O	I	H	M	I	G	E	O	P	R	S	L
S	E	A	R	T	S	L	R	A	K	V	P	U	J
D	Q	L	R	B	Y	J	Z	O	R	J	G	E	P
U	W	T	E	C	I	U	F	E	N	D	O	R	E
R	G	M	N	O	F	H	C	G	C	D	P	C	S
H	Y	O	I	M	S	A	A	E	Y	B	E	M	G
O	R	R	J	Y	E	R	F	N	A	M	E	C	T
N	T	A	R	N	E	T	G	A	R	O	N	N	E
E	I	C	A	P	J	S	I	F	W	S	C	O	S

Les conjugaisons

Find the correct forms of the following verbs in the tense given

je.....(partir, perfect)

tu.....(manquer, present)

il.....(casser, future)

nous.....(tenir, pluperfect)

vous.....(parler, future perfect)

elles.....(vendre, conditional)

La grammaire

Match each word category with the appropriate example

conjonction	celle
préposition	parlé
adjectif possessif	Antoine
participe passé	devant
pronom démonstratif	notre
nom propre	car

Les expressions de liaison

Match these French link phrases with their English meanings

- d'autre part
- certes
- autrement dit
- bien que
- a. in other words
- b. moreover
- c. although
- d. admittedly

Le courrier électronique: êtes-vous connecté?

Do you know what these French email and internet terms mean?

un arobase.....	un signet
faire suivre	naviguer.....
une liste de diffusion.....	télécharger

ANSWERS: Wordsearch: Creuse; Gironde; Morbihan; Hérault; Var; Tarn-et-Garonne; Marne; Bouches-du-Rhône
(cream) (ice cream, whipped cream, double cream, buttercream, anti-wrinkle cream); 2 = épinglé (pin) (hatpin, hair pin, tie pin, safety pin); 3 = papier
(paper) (kitchen paper, wrapping paper, wallpaper, tissue paper) Les conjugaisons: je suis parti; tu manques; il cassera; nous avions
tenu; vous aurez parlé; elles vendraient Le courrier électronique: un arobase = @; signet; faire suivre = to forward; une liste de diffusion mailing list;
un signet = bookmark; naviguer = to browse; télécharger = to download La grammaire: conjonction = car; préposition = devant; adjectif possessif =
notre; participe passé = parlé; pronom démonstratif = celle; nom propre = Antoine Les expressions de liaison: 1 = b; 2 = d; 3 = a; 4 = c

YOUR PHOTOS

The best photo will win a year's free subscription to *French Property News*



Send your pics

We love seeing your photos of France. If you would like to share them with us, then email: rachel.johnston@archant.co.uk or post to: Rachel Johnston, FPN, Cumberland House, Oriol Road, Cheltenham GL50 1BB.



We always enjoy looking at your photos of France, so if something catches your eye while you're holidaying or househunting then we'd love you to share it with us!

1. This month's winning photo was taken by **Chris Bradley** of the 16th-century church at St-Aubin-des-Chaumes near Vézelay, Burgundy

2. **Paul Camp** test-drove this iconic E-type Jaguar at Un Matin dans les Bois, a shooting lodge in Nord-Pas-de-Calais

3. **Peter Smith** captured the silhouettes from summer sunshine on the plant

pots in the porch outside his house in Lot-et-Garonne

4. **Paul Fildes** stayed at the impressive 19th-century Château St-Martial in Jarnac, home to a prominent cognac

5. **Martin Hagen** took this stunning shot of the Pyrénées looming above Marciac, a town in Gers famous for its jazz festival





RURAL RIDDLES

Jeremy Hobson solves more of your pastoral problems

© Marek Szczepanek/Wikimedia Commons



The European nuthatch

The name fits the bill

Last winter our bird table was regularly visited by nuthatches but so far I've not been able to discover their French name. Can you help?

The European nuthatch (*Sitta europaea*) is known in France by the delightful name of *Sittelle torchepot*. Apparently, the latter part of the name comes from the word *torchis* which roughly translates as the English word 'cob' – the building material made from packed mud – and is given to the nuthatch because of its habit of adapting existing natural holes for nesting. It then adds packed mud around the entrance until it is the size it requires. W. Warde Fowler, a British ornithologist of the 19th century, travelled much in France and noted in his book *A Year with the Birds* (1889) that nuthatches also used holes as food larders: "The nuthatch will carry away any number of hard nuts, and store them up in all sorts of holes and corners, where they are sometimes found still unbroken."

On the hoof

We are moving to France and our teenage son (who speaks good French) has finished school and is keen to come with us. He loves horses and has a hankering to become a farrier. Do you know whether there would be training available in France or should he apply for a course in the UK and join us at a later date?

There are farriery colleges in France but, despite his command of the language, it might be best for him to train in England with a farrier and go to college there.

Arguably, the best place is at the Herefordshire and Ludlow College (hlcollege.ac.uk). There are farriers (*marechal-ferrant*) in France but it might be difficult to find a qualified training farrier willing to take him on as an apprentice.

The laws in France regarding shoeing horses are not quite as strict as in the UK and some owners see to their own animals. Others use hoof boots and self-trim their horses' feet in order to save money as a visit from the farrier can be quite expensive.

Having said that, once qualified, it would be possible for your son to make a living as a



British trained farriers can find work in France

farrier in France – and he would certainly not be the first British person to do so. We bought our house from one such person and in the 13 years we've lived in France, I've heard of a handful of others.

The laws in France regarding shoeing horses are not as strict as in the UK and some owners see to their own animals in order to save money, as a visit from the farrier can be quite expensive

Lawn and order

Rural Riddles reader John Greenwood tells me of a very successful experiment he's tried this year in his potato plot at his house near Toulouse.

"As lawn clippings take a long time to rot down in the compost heap, I began dumping and spreading them on my garden towards the end of last summer. I put it all on the part of my garden where, working a rotation system, I knew I'd be growing potatoes in 2015. In the autumn, I added fallen leaves to the mix.

"In early April, I marked out rows and then simply went along at appropriate spacing, dropping a seed potato through a scraped-out hole in the mulch (and barely into the soil



'No-dig' potato growing can be surprisingly successful, and Jeremy is tempted to try it himself next season

beneath) before then covering them over.

"Very few weeds grew and those that did were easily removed by hand and, when walking to remove them, the soil wasn't compacted as it was protected by the springy mulch. When it came to harvesting the new potatoes, all that was necessary was to pull a four-tined 'drag' along the rows and the potatoes came out with ease – and with no digging required."

It sounds a good 'plan' as, by the time the new potatoes were harvested, the mulch of leaves and lawn clippings would have broken down somewhat and could be easily rotovated into the soil ready for a crop of winter greens. I might well try it next season!



GET IN TOUCH!

If you have any 'rural riddles' for Jeremy, contact him either by email: jcjhobson@wanadoo.fr, or via letters sent to the FPN offices. Jeremy Hobson is a France-based writer who specialises in all country matters j-c-jeremy-hobson.co.uk

Safe and hound

In your June column, the answer to one of your riddles was accompanied by a photo of a wild boar. We know they are in our area but we've never seen one as close as the one in your photo. They look formidable; are they any danger to us or to our dogs when out walking?

Theoretically, yes, but in practice, wild boar (as with most animals) will always choose the flight rather than fight option when it comes to encounters with humans. Most often, if alerted to your presence by their sense of smell, boar will wander quietly off on your approach. Considering their size and weight, it

is surprising just how quietly and discreetly they can slip away.

Apart from when grazing and rooting about in farm crops (maize is a particular favourite), they much prefer the safety of woodland cover and are adept at staying in there even when pursued by a pack of hounds.

The greatest danger of possible attack (and it is more likely to be a worry to an inquisitive dog than to its owner) is if anything should come between a sow and its piglets – but again, given the option, a sow would much prefer to take her youngsters out of danger altogether than fight and risk injury to herself or them.



It's best not to get in the path of a galloping boar

The two ivy leagues

We have ivy on our trees and on the walls of an outbuilding. Our French neighbour often tells us to pull it off as it will kill the trees and damage the mortar of the building. However, a recent visitor from the UK says we should leave it as it provides a valuable home for wildlife.

Both are correct! Ivy roots and tendrils will work their way into the dry mortar of old buildings and eventually cause damage. It will also restrict the growth of some trees (particularly young ones) – which is why, when it has taken hold, most foresters will chop it at the root – and is the reason one sometimes sees

dead, brown-leaved ivy still attached to a mature tree.

However, ivy is underrated as an essential plant for both birds and insects. Its evergreen nature affords a roosting place for birds during cold winter nights and is also a place of semi-hibernation to insects that have survived the autumn.

Ivy flowers provide a rich source of pollen while the subsequent berries, which will not be fully formed until the early spring of the coming year, are taken and enjoyed by many bird species. They are not poisonous to birds and are particularly precious at a time of year when there is little else about.



Hatching eggs is a tricky business

Down the hatch

Why are my hen eggs not hatching? I've a new and very obviously virile cockerel running with them but not one of the eggs we placed in a small incubator produced chicks.

Sometimes male chickens can be infertile even though they are seen mating with the hens; this is, however, not all that common unless it is a very young cockerel.

You don't mention how long the cock bird had been running with the hens before you incubated their eggs. A male should run with the flock for at least a fortnight in order to ensure that his sperm has fertilised the eggs in the hen's ovaries.

It may be that while the eggs were fertilised, it was a problem with the incubator that caused none to hatch. The correct temperature and humidity is important and the incubator's instruction manual should be followed to the letter (incubators vary and it is impossible to generalise on their appropriate management).

Storing fertilised eggs prior to incubating is also important: lay them on their sides, turn them each day and keep them in a cool place (not the fridge!) where temperatures do not fluctuate. Finally, the age of eggs before being set in the incubator has some bearing on their hatchability – but not all would fail to hatch as in your case.



Ivy can choke a tree or hedgerow

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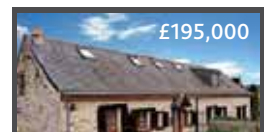
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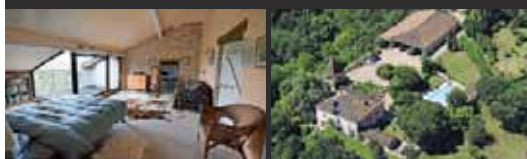


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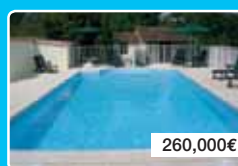
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French property lowdown

Things you should know before you start looking for a property across the Channel

AGENTS AND VIEWING

French estate agents must hold a *carte professionnelle*, which you can ask to see. They tend to give out less information about a property than their UK counterparts – for example, they're unlikely to tell you a property's address – and will usually accompany you on viewings.

INITIAL CONTRACTS

Once an offer has been accepted, both buyer and seller sign a sales contract, usually the *compromis de vente*, a legally binding contract stating the names and addresses of buyer and seller, the address of the property for sale, the agreed price and so on.

Conditional clauses (*clauses suspensives*) can also be included. (Other initial contracts include the *promesse de vente* and *promesse d'achat*, i.e. promise to sell or buy, but these don't bind both parties to the transaction.)

COOLING-OFF

A seven-day period then follows, during which time the buyer can pull out for any reason without penalty or losing their deposit.

DEPOSIT

A deposit is paid (usually 10%), which is forfeited if the buyer pulls out after the cooling-off period. The deposit can be paid to the *notaire* or into the agent's escrow account (never directly to the vendor).

CONVEYANCING

The conveyancing process usually takes around three months and is carried out by a *notaire*. It is followed by the signing (by buyer and seller) of the *acte de vente* (deed of sale), usually in the *notaire's* office. If the buyer can't attend, they can appoint power of attorney to someone else to sign on their behalf. Ideally, you should view the property on the day of completion as it is sold as seen.

The balance of payment is made to the *notaire* at completion, as well as agency and



notaire's fees. The *notaire* gives the new owner an *attestation de vente* (final ownership papers are posted around six months later).

FEES

Buying fees in France are high compared to the UK (agency and *notaire's* fees usually amount to around 10-15% of the sale price; less for new-build). Agency fees are normally paid by the purchaser. In adverts, *frais inclus* means fees are included, *net vendeur* means they're not. Agents set their own rates, generally between 5 and 10%.

In France, a *notaire* must be used when a property or land is sold. Buyer and seller can share a *notaire* or appoint one each (in which case the *notaires* share the fees). *Notaire's* fees are on a sliding scale of 6-8% (depending on the property's value).

In many ways a *notaire* is like a British lawyer, but they are employed by the French government to ensure a sale is above board and that all taxes are paid. It may be advisable to seek additional legal advice from a lawyer specialised in both UK and French law.

MORTGAGES

If you need finance to purchase your French property, it's best to get a mortgage agreed in principle before you start viewing. A mortgage broker experienced in overseas sales can advise you. If you need a mortgage, this will be a condition of the *compromis de vente*; if you fail to obtain one, the contract is void with no penalty to you. Once a mortgage offer is confirmed, the *notaire* is informed and the sales contract becomes binding.

CURRENCY

You can shop around for currency deals just as you can for mortgages. You may want to consider a 'forward contract' whereby you purchase currency at a set rate.

INSURANCE

You should insure your property as soon as you become the owner. You can simply take over the previous owner's insurance, but it might be best to take out insurance tailored to your own needs if, for example, a property is a holiday home and left unoccupied for periods of time.

SURVEYS AND REPORTS

Surveys are not commonplace in France. However, you can arrange one with a British surveyor working across the Channel or a builder or architect. You'll need to organise this before the initial contract becomes binding, or you might be able to insert a conditional clause stating that the sale is dependent on a successful survey. Vendors are required to provide a series of *diagnostics* or reports on lead, asbestos, flood zones, termites, natural risk and gas. Obligatory for all house sales since January 2011, the DPE report shows the energy efficiency of the property.

BUYING OFF-PLAN

When you buy a new property in France, you sign a *contrat de réservation* at the outset, and then make stage payments. Buying costs are lower; the deposit is 5% and *notaire's* fees are around 3% plus there is a two-year exemption from *taxe foncière*. New properties come with a 10-year guarantee.

PROPERTY TAXES

These are similar to UK rates, but are split into *taxe d'habitation* and *taxe foncière*. You can check these taxes with the agent when you view properties.

INHERITANCE

This is one area where many buyers seek legal advice prior to buying a French property, as France has a forced succession system, unlike the UK. This means you cannot leave your property to whoever you wish, and you cannot disinherit your children, whether legitimate or not, or from a current or previous marriage. There are various ways of managing this system, such as using a *tontine* clause, the *communauté universelle* marriage agreement or buying via a property-holding company (*SCI/société civile immobilière*), all of which require legal advice. ■

Discover the beautiful countryside
and properties of armagnac country

**September
issue**

On sale
19th August

Next month in FRENCH PROPERTY NEWS

● Cheers!

Raise a toast to Champagne and Burgundy on their recent UNESCO recognition

● On your bike

We get on two wheels to explore properties along the Vélo Francette route

● Location location

What are the pros and cons of a town or village setting for gîtes?

● Wheel estate

Accessible homes for wheelchair users plus advice from those affected

● City of Light

From art galleries to fine architecture, Paris is a city that never disappoints

● Deptford to Gascony

A journey from a working class background in London to gentle Gers

● Making a living

Shopping for vineyards, campsites, gîtes and farms in the south-west of France

● New-build diary

The Charente home nears completion in the penultimate instalment

● A French address

Meet the young couple breathing new life into an apartment in Lyon

● Pool of knowledge

Top tips for installing a pool, including the different types and costs

● The searches

Part 9 of our buying guide explains the role of the *notaire* and conveyancing

● Escape the daily grind

Three of the best waterside homes that are anything but run-of-the-mill

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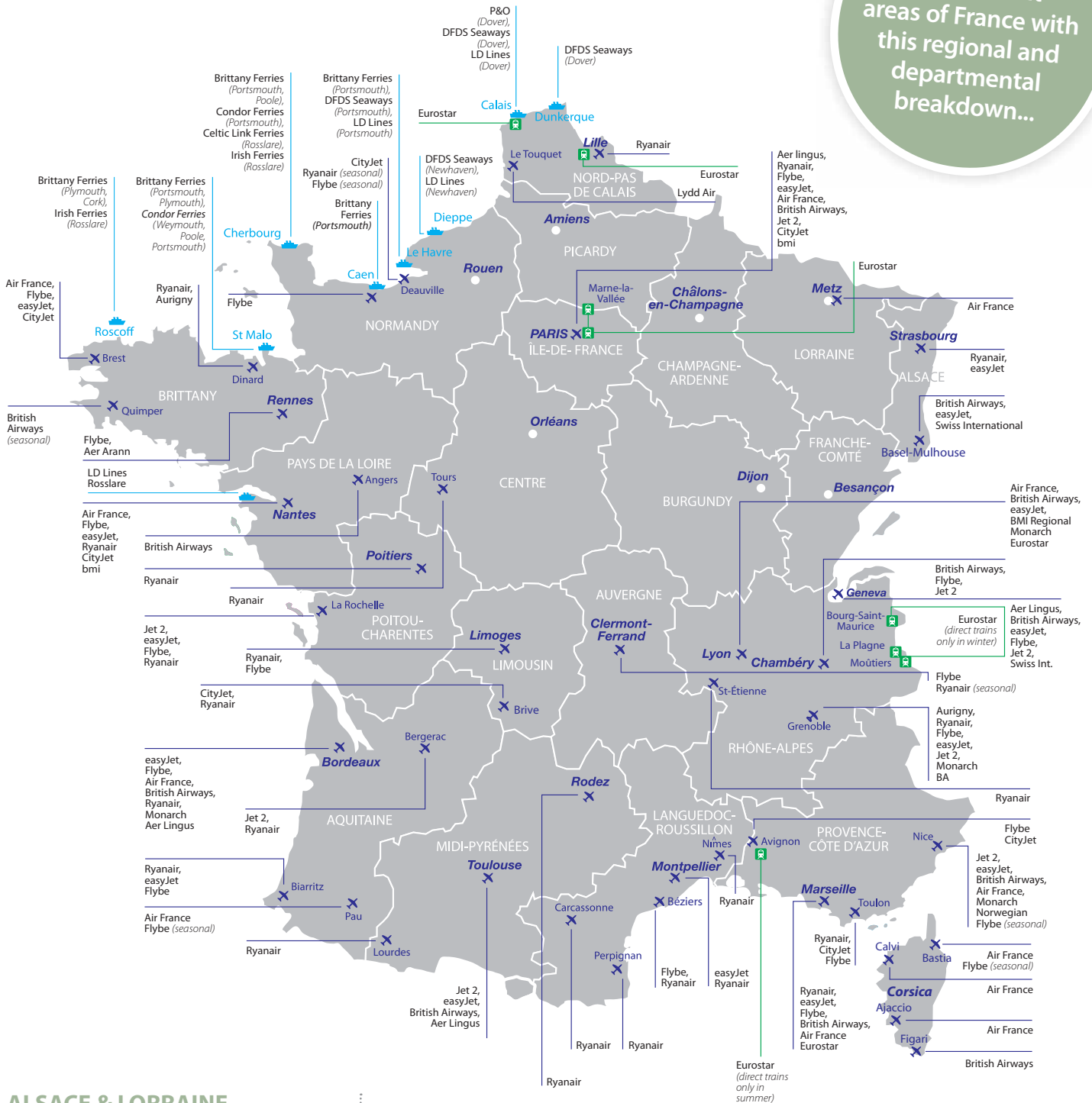
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Plus... all the usual
regulars, expert
legal and financial
advice, real life
stories and property
and travel news

Get to know the different areas of France with this regional and departmental breakdown...



ALSACE & LORRAINE

- Departments: Meurthe-et-Moselle, Meuse, Moselle, Vosges, Bas-Rhin, Haut-Rhin
- Towns: Strasbourg (capital), Metz, Nancy, Mulhouse, Colmar
- Rivers: Meurthe, Moselle

AQUITAINE

- Departments: Dordogne, Gironde, Landes, Lot-et-Garonne, Pyrénées-Atlantiques
- Towns: Bordeaux (capital), Périgueux, Bergerac, Bayonne, Biarritz, Pau, Mimizan, Lourdes
- Rivers: Dordogne, Garonne, Lot, Adour

AUVERGNE

- Departments: Allier, Cantal, Haute-Loire, Puy-de-Dôme
- Towns: Clermont-Ferrand (capital), Moulins, Montluçon, Vichy
- Rivers: Allier, Loire, Dordogne

BRITTANY

- Departments: Finistère, Côtes-d'Armor, Morbihan, Ille-et-Vilaine
- Towns: Rennes (capital), Vannes, St Malo, Brest, Roscoff, Quimper, Lorient, St Brieuc
- Rivers: Vilaine, Blavet, Rance

BURGUNDY

- Departments: Côte-d'Or, Nièvre, Saône-et-Loire, Yonne
- Towns: Dijon (capital), Beaune, Macon, Nevers, Auxerre
- Rivers: Yonne, Seine, Loire, Saône

CENTRE

- Departments: Indre, Indre-et-Loire, Loir-et-Cher, Loiret, Eure-et-Loire, Cher
- Towns: Orléans (capital), Tours, Bourges, Chartres, Blois, Châteauroux
- Rivers: Loire, Indre, Vienne, Cher, Loir

CHAMPAGNE-ARDENNE

- Departments: Ardennes, Marne, Aube, Haute-Marne
- Towns: Reims (capital), Verdun, Troyes, Epernay, Châlons-en-Champagne
- Rivers: Meuse, Marne, Seine, Aisne

FRANCHE-COMTÉ

- Departments: Haute-Saône, Doubs, Jura, Territoire de Belfort
- Towns: Besançon (capital), Belfort
- Rivers: Saône, Doubs

ÎLE-DE-FRANCE

- Departments: Ville de Paris, Seine-et-Marne, Yvelines, Essonne, Hauts-de-Seine, Seine-Saint-Denis, Val-de-Marne, Val-d'Oise
- Towns: Paris, Versailles, Fontainebleau
- Rivers: Seine, Oise, Marne

LANGUEDOC-ROUSSILLON

- Departments: Aude, Gard, Hérault, Lozère, Pyrénées-Orientales
- Towns: Montpellier (capital), Nîmes, Perpignan, Béziers, Carcassonne, Sète
- Rivers: Aude, Hérault, Gard

LIMOUSIN

- Departments: Corrèze, Haute-Vienne, Creuse
- Towns: Limoges (capital), Tulle, Aubusson, Guéret, Brive-la-Gaillarde
- Rivers: Vienne, Creuse

MIDI-PYRÉNÉES

- Departments: Ariège, Aveyron, Haute-Garonne, Gers, Lot, Hautes-Pyrénées, Tarn, Tarn-et-Garonne
- Towns: Toulouse (capital), Albi, Cahors, Figeac, Labastide Murat
- Rivers: Lot, Tarn, Garonne, Ariège, Adour

NORD-PAS-DE-CALAIS

- Departments: Nord, Pas-de-Calais
- Towns: Lille (capital), Douai, Lens, Arras, Calais, Boulogne, Dunkerque, Le Touquet
- Rivers: Clarence, Nave, Scarpe

NORMANDY

- Departments: Eure, Seine-Maritime, Manche, Calvados, Orne
- Towns: Rouen (capital), Caen, Cherbourg, Dieppe, Le Havre, Honfleur
- Rivers: Seine, Orne, Eure

PAYS-DE-LA-LOIRE

- Departments: Vendée, Maine-et-Loire, Loire-Atlantique, Sarthe, Mayenne
- Towns: Nantes (capital), Angers, Le Mans, St-Nazaire, Les Sables d'Olonne
- Rivers: Loire, Sarthe, Loir

PICARDY

- Departments: Aisne, Oise, Somme
- Towns: Amiens (capital), St Quentin, Compiègne, Abbeville, Beauvais
- Rivers: Somme, Oise, Marne

POITOU-CHARENTES

- Departments: Charente, Charente-Maritime, Vienne, Deux-Sèvres
- Towns: Poitiers (capital), La Rochelle, Saintes, Angoulême, Royan
- Rivers: Charente, Vienne

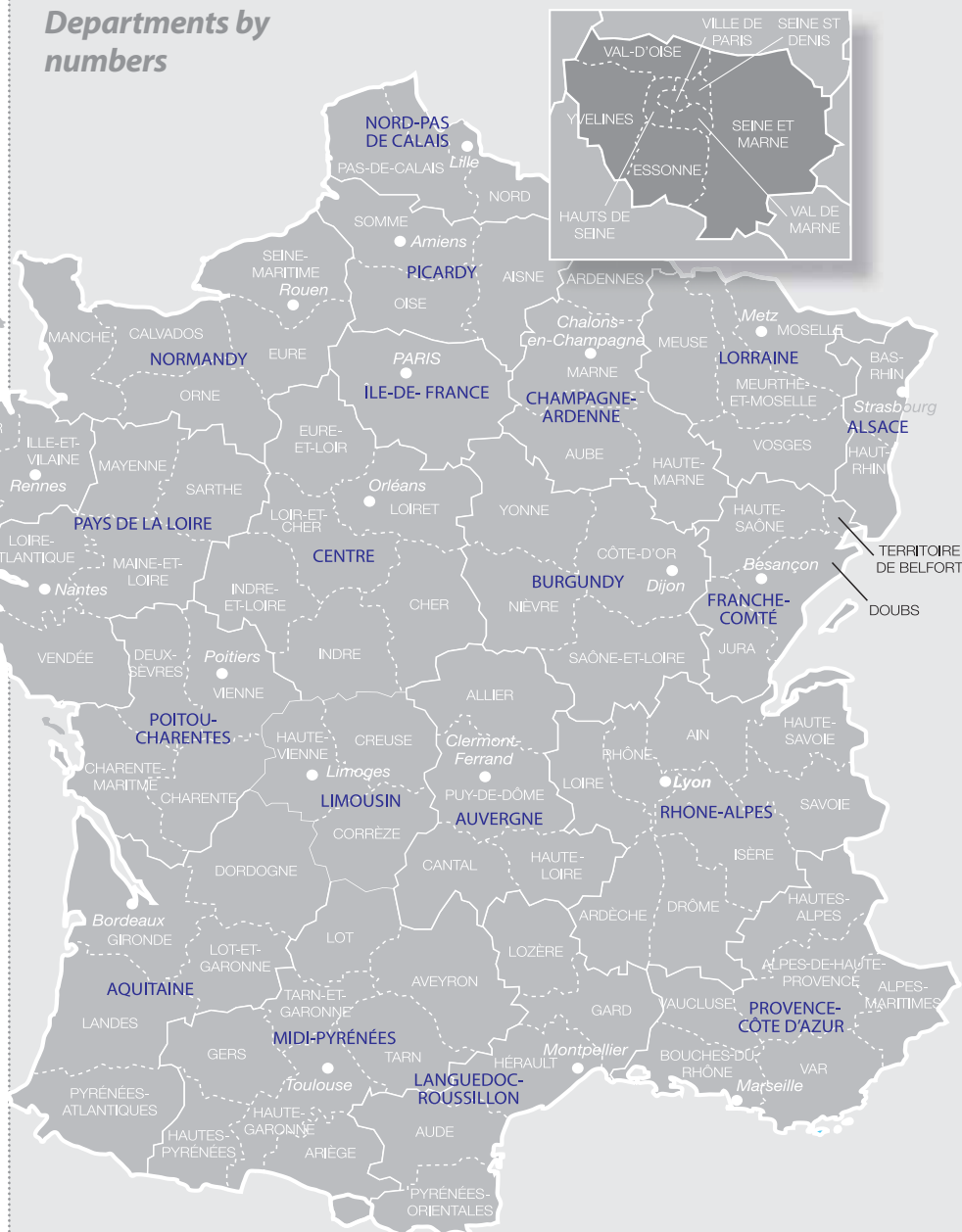
PROVENCE-CÔTE D'AZUR

- Departments: Alpes-de-Haute-Provence, Hautes-Alpes, Bouches-du-Rhône, Var, Vaucluse, Alpes-Maritimes
- Towns: Nice (capital), Marseilles, Arles, Avignon, Toulon, St Tropez, Cannes, Gap, Briançon
- Rivers: Rhône, Durance, Var

RHÔNE-ALPES

- Departments: Ain, Ardèche, Drôme, Isère, Rhône, Savoie, Haute-Savoie, Loire
- Towns: Lyon (capital), St Étienne, Grenoble, Annecy, Montélimar, Valence
- Rivers: Rhône, Saône, Isère, Ardèche, Drôme, Drac, Arc, Loire

Departments by numbers



01 - Ain	24 - Dordogne	48 - Lozère	72 - Sarthe
02 - Aisne	25 - Doubs	49 - Maine-et-Loire	73 - Savoie
03 - Allier	26 - Drôme	50 - Manche	74 - Haute-Savoie
04 - Alpes-de-Haute-Provence	27 - Eure	51 - Marne	75 - Ville de Paris
05 - Hautes-Alpes	28 - Eure-et-Loire	52 - Haute-Marne	76 - Seine-Maritime
06 - Alpes-Maritimes	29 - Finistère	53 - Mayenne	77 - Seine-et-Marne
07 - Ardèche	30 - Gard	54 - Meurthe-et-Moselle	78 - Yvelines
08 - Ardennes	31 - Haute-Garonne	55 - Meuse	79 - Deux-Sèvres
09 - Ariège	32 - Gers	56 - Morbihan	80 - Somme
10 - Aube	33 - Gironde	57 - Moselle	81 - Tarn
11 - Aude	34 - Hérault	58 - Nièvre	82 - Tarn-et-Garonne
12 - Aveyron	35 - Ille-et-Vilaine	59 - Nord	83 - Var
13 - Bouches-du-Rhône	36 - Indre	60 - Oise	84 - Vaucluse
14 - Calvados	37 - Indre-et-Loire	61 - Orne	85 - Vendée
15 - Cantal	38 - Isère	62 - Pas-de-Calais	86 - Vienne
16 - Charente	39 - Jura	63 - Puy-de-Dôme	87 - Haute-Vienne
17 - Charente-Maritime	40 - Landes	64 - Pyrénées-Atlantiques	88 - Vosges
18 - Cher	41 - Loir-et-Cher	65 - Haute-Pyrénées	89 - Yonne
19 - Corrèze	42 - Loire	66 - Pyrénées-Orientales	90 - Territoire de Belfort
20 - Corsica	43 - Haute Loire	67 - Bas-Rhin	91 - Essonne
21 - Côte-d'Or	44 - Loire-Atlantique	68 - Haut-Rhin	92 - Hauts-de-Seine
22 - Côte-d'Armor	45 - Loiret	69 - Rhône	93 - Seine-Saint-Denis
23 - Creuse	46 - Lot	70 - Haute-Saône	94 - Val-de-Marne
	47 - Lot-et-Garonne	71 - Saône-et-Loire	95 - Val-d'Oise

MY DREAM HOME

Ian Purslow opts for a stately Gascon château with medieval origins near Masseube



Ian Purslow of Purslow's Gascony explains why this imposing period home 20km south of Auch, on the market for €1,296,000, easily wins his vote

Why does this property stand out for you?

It has big, bold architecture which gives it a stately presence, with wonderfully light and lofty rooms and the most impressive double run of outbuildings I know of.

Why is it a great buy?

It represents real value for money at its current sale price and also has manageable running costs due to an ecological, high-tech heating system by wood pellets.

What's the wow factor?

A stunning, loft-style apartment in the outbuildings with a 70m² open-plan kitchen-living area. The banded timber floor was cut from trees on the estate.

What is the immediate location like?

It sits perfectly in grounds with a wonderful collection of trees and the owner has established an organic vegetable garden. The village chapel is next door and the property is the proverbial 'private but not isolated'. Nearby Seissan has smartened up immensely in recent years and has a splendid local produce market on Fridays.

What is the appeal of the area?

For me the Pyrénées are the best imaginable playground for hill-walking with my local club in summer and skiing or snowshoeing in winter. For the beach we always head to the Atlantic where my wife and I cycle while our daughters enjoy surfing. The proximity of Spain for shopping and a tapas lunch in, say, San Sebastian is another real bonus.

How easy is it to get to?

Very easy. Toulouse is now an excellent international airport with British Airways and easyJet operating multiple flights to UK and European airports, and the road links

have improved enormously in the 25 years I have been working here.

What is your favourite room or feature?

The entrance hall at the heart of the house, with its marble floor and grand staircase rising to a galleried landing flooded in light. Staircases are a Gascon speciality.

Who would it suit?

A tall person! The ceiling heights are wonderful throughout. But various demographics could happily set up here – either a young family with school-age children (as in the case of the current owners) or an early retiree who could move into the apartment in summer and run the château as a high-end rental property sleeping up to 20 in comfort.

Alternatively, the property would work well as a corporate headquarters with potential for further commercial or residential development in the vast and numerous outbuildings. ■

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Tracker	80%	2.50%	No	€1325
Tracker	85%	2.70%	No	€1349
Fixed Rate	75%	3.80%	Yes	€792

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